

Tests

BREADMAKERS

COMPACT CAMERAS

CLOTHES DRYERS

HANDHELD BLENDERS

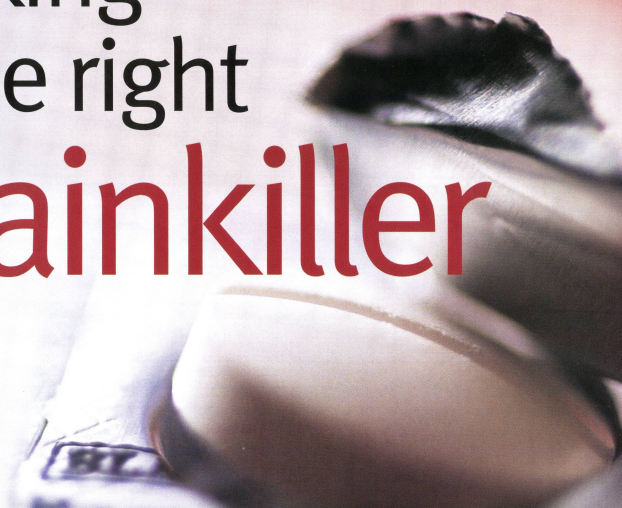
CHOICE

Independent information for smart consumers

HOLLYWOOD
DIETS:
do they work?

INVESTMENT:
take our risk quiz

Picking
the right
painkiller





Linda Magee
CHOICE Online

Free to CHOICE subscribers...

Hi, I'm Linda Magee, manager of CHOICE's website, www.choice.com.au. Contrary to what you might expect, I'm not a computer nerd. Far from it. I'm a perfectly normal mother of teenagers (if you can have teenagers and still be normal), with a station wagon, dog, overflowing laundry basket, a freezer full of cheat meals and a million ignored messages on the fridge door (bring in washing, walk dog, listen to your parents).

So why am I hooked on the Internet? Because it makes my life easier, gets me places faster, I don't have to stand in queues and I can go to the bank or the supermarket in my pyjamas in the middle of the night if I want to. It's about convenience. It's about bringing services and information to me.

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Not only does CHOICE Online give you what's in the magazine, it also lets you customise information to your needs, so you get the right product for your situation. Want a top-loading washing machine that's quiet, water-efficient and not too big? Just tick those selections in the Compare-A-Product calculator and it'll work out which models will suit you. Want to know if you're drinking too much caffeine, getting enough calcium or fibre? Take an interactive quiz to find out.

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Linda Magee
Manager, CHOICE Online

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We welcome the letters you send us — please always include a daytime telephone number so we can contact you quickly if we want to follow up your letter. We're sorry we can't answer every letter we receive, but we do use them in our research. Thanks for taking the time to keep in touch.

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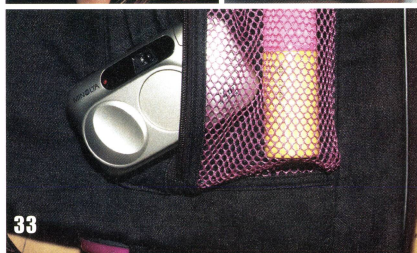
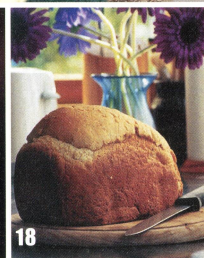
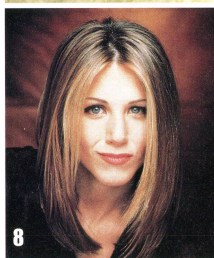
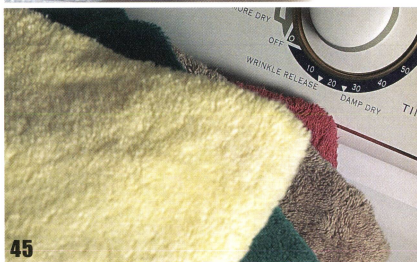
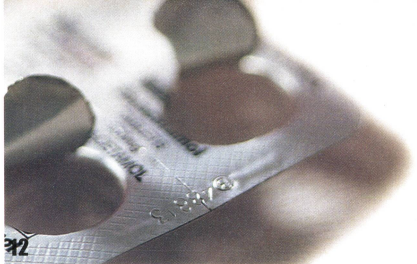
Most dryers are around \$500 or less. Is it worth paying more for an upmarket model?

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UPDATE

HEALTH FUND PLACED IN ADMINISTRATION

The Private Health Insurance Administration Council (PHIAC) has appointed an administrator for Kalgoolie-based Goldfields Medical Fund (GMF).

If you're a member of this fund, don't panic: at the time of writing the fund was operating as usual, members were still receiving their benefits, and your entitlements are protected under the National Health Act. If the fund is discontinued, members will be able to transfer to any other.

The fund is currently reviewing its premiums and the administrator is contacting all fund members to inform them of the situation. It's standard practice for health funds to review and amend their policy details and/or premiums at this time of year. We're preparing an update of our assessment of their policies for publication later in 2002.

If you need more information, contact GMF on 1300 653 099, or go to www.gmfhealth.com.au. For any other questions or complaints about health insurance, contact the Private Health Insurance Ombudsman on 1800 640 695 or www.phio.org.au.

Want to choose your energy provider?

Until now, where you lived determined which retailer you bought your electricity and natural gas from. Since the beginning of 2002, households in NSW and Victoria have been able to choose from a number of electricity and natural gas retailers. What does it mean for you?

The energy industry has several parties:

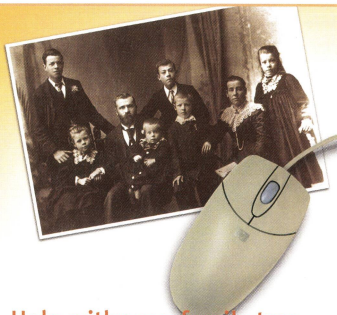
- **Generators:** Produce electricity from coal or other sources such as the sun or wind.
- **Distributors:** Transport electricity or natural gas to where it's needed.
- **Retailers:** Sell electricity or natural gas to households and businesses.

And now several retailers offer both electricity *and* natural gas, which you may find attractive — it means you only have to deal with one energy bill, or they may offer special 'dual-fuel' deals.

In brief, you have three options:

- You don't do anything. In this case, you'll stay with your current retailer(s) and continue to pay independently regulated prices for your energy.
- You negotiate a new deal with your current retailer.
- You can check whether any of the other licensed retailers offers a more attractive deal.

For detailed information, check the government websites of NSW (www.nsw.gov.au/electricity/index.html) and Victoria (www.reggen.vic.gov.au/frc/index.html).



Help with your family tree

Researching your family tree is complex, with many scattered pieces of information to pull together. Genealogy software can help out by collecting names, dates, photos and sources in an organised format, letting you view the results as charts, reports and family trees. Our sister magazine *Computer CHOICE* compared several packages in its Jan/Feb 2002 issue.

Computer CHOICE staff checked the versatility, ease of use and features of each product, while a panel of experienced genealogy software users put them through their paces using their own family tree data. Our results suggest:

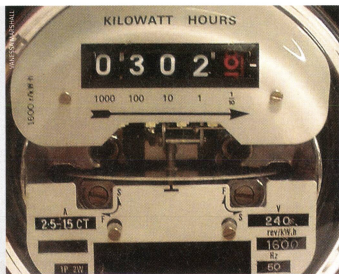
- Don't expect software to help you find much information — although some products link to web search databases, most of them are US-based and have little relevance for Australian researchers.
- Most software can cope with complicated families — adoptions, stepchildren, divorces, de facto relationships, illegitimate children and so on.
- Several packages should suit beginners as well as more advanced family tree researchers.
- Many of the programs have a free trial version, and it makes sense to try before you buy: navigation around the program and moving between family members differs between products and you're likely to have personal preferences for different methods.

Recommendations:

- For all-round broad appeal, **FAMILY TREE MAKER 8.0** stood out. A new version, **FAMILY TREE MAKER 9.0**, has just been released, with a few extra features, but the same basic design.
- For unusual family relationships, **LEGACY FAMILY TREE 3.0** was considered the best, and it comes in a free downloadable version.

Macintosh users are limited in their choices, but **REUNION 7.0** for Macintosh scored well in the test.

If you'd like to subscribe to *Computer CHOICE*, call 1800 069 552 or see page 49 for a special subscription offer.



Your current retailer may have already made you an offer, trying to commit you to a long-term contract. We recommend you don't rush your decision, but wait until you can compare offers with deals from other retailers. There's no deadline for switching.

We're planning to look at the various retailers' deals as they become available later this year, and tell you their pros and cons.

CAN YOU HELP?

Made a good deal?

Have you negotiated a good deal with your financial institution, insurance company or adviser for your mortgage, bank account, insurance policy, credit card or investments?

- We'd like your help with a story about haggling for money products. We'd be especially interested if you managed to get:
 - Any charges or fees refunded after complaining about them.
 - A cheaper deal by shopping around or by using a discount broker or a non-bank lender.
 - A rebate or special deal because of your loyalty to the institution.
 - A special deal after using a mortgage broker, insurance broker or similar.
 - A discount after haggling about fees with a financial institution or a financial adviser.
 - And we'd love to hear about any smart techniques you've used to get the most out of any financial product — for example, changing the way you bank to avoid fees or fixing part of your loan.

Please write to 'Haggling for money products', CHOICE, 57 Carrington Road, Marrickville 2204, or send an email to haggling@choice.com.au, by March 31.

Thank you for your help.

Alternative arthritis treatments

There's a big market for complementary therapies for arthritis. Conventional treatments don't work for everyone, and even when they do, their side effects — especially gastric irritation and bleeding — can be serious.

Unfortunately, high-quality medical research on many alternative and complementary treatments is somewhat lacking. But in the Jan/Feb issue of *CHOICE Health Reader*, there's a summary of findings from the highly respected Cochrane Collaboration on what's been shown to work and what hasn't.

Those that show promise include:

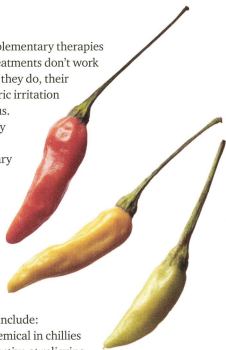
- **Capsaicin creams** (the chemical in chillies that makes them hot) are effective at relieving pain in osteoarthritis and perhaps rheumatoid arthritis. However, about half the people trying the treatment didn't like the heat it generated, and found it had a stinging, burning or irritant effect.
- **300 mg of avocado/soybean extracts** taken daily for three to six months might help osteoarthritis — research participants experienced slightly better joint function and less pain and, importantly, were able to lower their use of anti-arthritis drugs.
- Products containing extracts of **white willow bark** have been found to reduce pain and the need for anti-inflammatory drugs. However, being related to aspirin, it has many of the same side effects.
- There's good evidence that **glucosamine** (made from the shells of prawns and crabs) gives some symptom relief, and it's been found to be comparable with or superior to NSAID (non-steroidal anti-inflammatory drug) therapy.
- There's preliminary evidence that the herb **devil's claw** relieves pain, although some people experienced stomach upsets.

However, the review warns people to watch out for variability in herbal preparations: many products aren't standardised to ensure that one tablet or 10 mL of cream, for example, always contains the same quantity of the active ingredient.

Also in Jan/Feb *Health Reader*:

- More evidence that breast implants may not be as safe as was once supposed, and health problems arising from silicon leakage may have been underestimated.
- Despite the popularity of certain 'fad' diet approaches, the best long-term prospect for weight loss is a diet low in energy density — that is, eating foods that are low in fat or sugar, but high in fibre and water, and therefore reduce hunger by filling you up. See *Hollywood diets*, page 8, for more on this subject.

To subscribe to *CHOICE Health Reader*, phone 1800 069 552.



ULTRA-SLIM, FAST? FOR HOW LONG?

More weight loss products offering a quick fix: **ULTRA SLIM** and **SLIM FAST** are based on meal replacement — you replace two meals a day with two of their products, follow their eating plans and you're on your way to a slimmer, healthier you.

You might lose weight in the short term, but because they're based on meal replacements, these plans don't help you develop healthy eating habits in order to keep the weight off. Once you've lost the weight, both programs suggest you drop back to replacing one meal a day with one of their products — are you going to do that for the rest of your life?

A good weight loss program is based on a long-term plan that teaches you how to eat well and lead a healthy lifestyle. It's also nutritionally balanced and has a good variety of food, so it's less likely to become boring, causing you to fall off the wagon more often than you're in it.

Variety's also important to get the thousands of substances called phytochemicals in food that are now known to be beneficial to your health (see *What's in your salad?*, CHOICE, September 2001). It's just not possible to



JANESSA WOODHALL

add all of these to meal replacement foods — who knows what you'll be missing out on?

We analysed a week's worth of **ULTRA SLIM** and **SLIM FAST** programs and, while both have a reasonable nutritional balance, on many days they're higher in protein than is generally recommended.

These plans might seem convenient, but they're not likely to work in the long term. In a comparison of weight loss programs in CHOICE, April 2000, we recommended comprehensive programs such as **EASY SLIM**, **GUT BUSTERS** and **WEIGHT WATCHERS**, which include a full variety of foods and teach good nutrition, or visiting a dietitian for a personalised weight loss plan.

Can you help?

READER CAR REVIEWS

If you're in the market for a new car, you want as much information as possible on the models you're interested in. Brochures and websites let you compare specs and features. Crash test results tell you how well a model protects you in an accident. A test drive may give you a bit of an idea of what to expect.

However, all this won't be enough to give you a complete picture of the car. How will it behave in different everyday situations? Are all the features and functions practical and easy to use? Is it likely to develop problems early on?

These are questions you can answer much better once you've been driving a car for a few months.

That's why we'd like to hear from you if you bought (new, not secondhand) one of the models listed on the right of the last 12 months (you should have been driving the car for at least three months, though).

We'd like to send you a survey asking about your experiences, and publish your assessments,



HOLDEN LTD

together with those of other readers, in a future issue of CHOICE.

Send an email to car-review@choice.com.au, or write to Car review, 57 Carrington Road, Marrickville 2204, by March 18.

Please tell us which of the models you can review for us, and when you bought it. Enclose contact details that allow us to email, fax or mail you our survey on one of the following cars:

- Holden Barina.
- Hyundai Accent.
- Honda Civic.
- Toyota Camry.
- Ford Falcon.
- Mazda Tribute.
- Mitsubishi Pajero.
- Audi A3.

CORRECTION

WASHING MACHINES

CHOICE, Jan/Feb 2002

We called one of the Best Buys the Hoover Boss 600MB. Its correct name is simply the **HOOVER 600MB**.



Under some circumstances — such as the scenario shown above, which Joan Desira's son experienced — a so-called safety switch won't work.

More on 'safety switches'

I'd like to comment in reference to the letter from Joan Desira on safety switches and socket covers (December 2001).

I'm an electrical engineer and in my industry we don't use the term 'safety switch'. This name often gives a false sense of security, as the devices don't offer absolute protection. In fact, under some potentially dangerous circumstances they may not trip at all. We refer to these devices by their proper term — earth leakage circuit breaker — because that's what they detect: a leakage of current to earth.

They do this by monitoring the current coming out of the active terminal and making sure that the same amount comes back into the neutral terminal. If the values are not the same, the device assumes that some current has leaked out and made its way back to the earth via

another path, possibly through someone's body, and it trips. If the value of current coming back is the same as that going out, the device will generally not trip, regardless of what the current is going through.

Your reader's story is a good example of a circumstance where the device may not trip. If someone places a finger of one hand on the active terminal and a finger of the other hand on the neutral terminal, and is standing on a good insulator (say, a thick carpet), all current will pass from the active side through the person's body and back through the neutral. There's no leakage of current and so the earth leakage circuit breaker won't trip. The device can't differentiate between the current going through a toaster or a body — as long as all the current comes back, it won't react.

To make matters worse, since a human body has a large

THUMBS UP



After complaining about a number of billing irregularities and errors, Ben van Heusden of Coolaroo, Victoria, is very happy with his internet service provider OZAMP's response: an offer to switch to a different (and cheaper) plan with a higher download allowance. "I have always found them very helpful, but this service was exceptional."

"I congratulate METRO HOLDEN for providing one of their customers with hassle-free service and going the extra mile in honouring their warranty," says Steven Prisco (via Internet). During the warranty period, the company not only replaced a faulty windscreen wiper motor, but also a dashboard section that a

passenger had scratched; and it washed, vacuumed and detailed the car — all free of charge.

Russell Stapleton (via Internet) gives the thumbs up to CADBURY-SWEPPEES, which sent him \$15 in shopping vouchers after he complained about the taste of several bottles of Diet Pepsi he had bought. The company also told him why the drink had tasted flat — the artificial sweeteners break down and affect the product's condition over time — and gave him information on how to read the codes on the bottles, so he wouldn't choose old stock again. (See CHOICE, September 2000, page 4, for more on this topic and how to decipher the code.)

resistance to current, the amount flowing through it, although potentially dangerous, may not always be large enough to trip a standard circuit breaker or blow a fuse.

The use of the term 'safety switch' should be reviewed, as it offers a false sense of security. In all areas of safety any protection device should be viewed as a last line of defence — the best safety device is our head and using it to take care.

**A De Araujo
Via Internet**

Our thanks to the many readers who took the time to comment in detail about our response to the letter mentioned above. Perhaps its brevity — for space reasons — created more confusion than clarity, so here are the main points again:

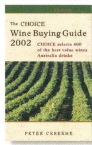
- Use power socket covers when children are around, and tell them never to touch the terminals.
- 'Safety switches' (better called earth leakage circuit breakers or residual current devices) do provide some level of protection against electrocution in the house, but not in all circumstances.

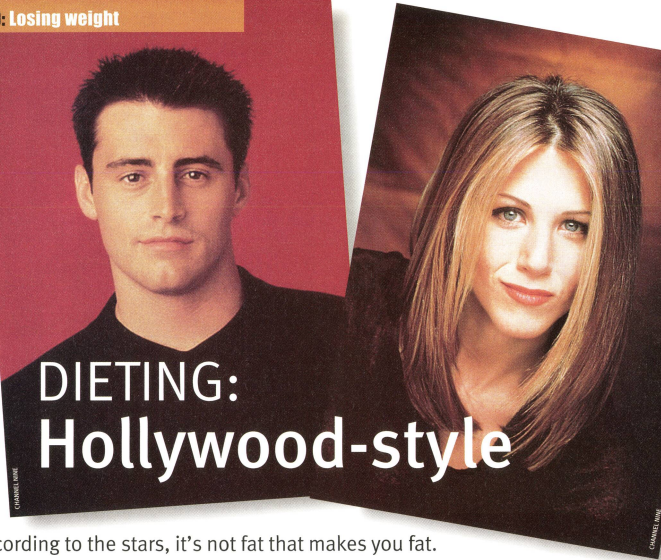
- These devices only cut off the power when there's a significant current leakage to earth, not when the same amount of current that enters the circuit flows out again, as is the case when you operate an electrical appliance — as our reader's letter explains.

LETTER OF THE MONTH

We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs. To thank you for writing to us, *Your Letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, A De Araujo, receives *The CHOICE Wine Buying Guide 2002*, or any other book of his choice from Consumer Bookshelf, pages 42 to 44.

We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract. See page 2 for how to reach us.





DIETING: Hollywood-style

According to the stars, it's not fat that makes you fat.

It's carbohydrates. Is this really true? How does it work?

And what about all those other options for getting in shape?

IN A NUTSHELL

■ **Waist measurement** rather than weight is the most useful guide to healthy size.

■ **A good 'diet'** involves healthy eating and exercise, and has to be sustainable for the long term.

■ **Low-carbo, high-protein** diets may make you lose weight, but they're associated with other health problems.

All Hollywood's at it. *Friends* stars Matt LeBlanc and Jennifer Aniston swear by it. You can reportedly add to the list ex-Spice Gerri Halliwell, Minnie Driver, Sandra Bullock, Catherine Zeta-Jones, even Madonna and Cindy Crawford. It's the big thing in weight control: a low-carbo diet.

"Eating rich, delicious gourmet foods can be your path to permanent weight loss." That's the claim on the back of bestseller *Dr Atkins' New Diet Revolution*. According to author Robert C Atkins, you can eat "an almost limitless variety of meat and fish and salads and vegetables prepared in the most appetizing manner" (that is, with butter and cream) while you're on the road to weight loss. For example, an Atkins recipe for lobster soup calls for three tablespoons of butter and three cups of double cream.

So in the Atkins diet you can embrace the old forbidden foods, such as those high in saturated fat, and avoid the new forbidden food — carbohydrate.

GETTING INTO THE 'ZONE'

The high-profile Zone diet takes a more moderate approach. As outlined in the book *Enter the Zone*, by Barry Sears, you're supposed to eat twice as much protein as recommended in the more conventional nutrition guidelines. You're also meant to keep control of your fat intake and make a big cut in your carbo intake.

These measures are to get you into "The Zone" — a place where your weight is under control and you're "refreshed, alert and full of energy". Sears also suggests that some carbohydrates, such as bananas and orange juice, "could be dangerous to your health".

COMMON APPROACH: CUT CARBOS

What links these popular diets is the theory that if you cut back on the carbohydrates in your diet, you'll lose weight. Each sets out strict levels of carbo intake you're expected to stick to. Atkins says 25–90 grams a day. If you're on the Zone it's precisely 40% of your

energy intake, and you must also exactly balance your fat and protein requirements.

So, while dietitians and most other food/health experts say it's good to get around 55% of your energy requirements from bread, pasta, rice and other cereals, low-carbo advocates beg to differ.

DO LOW-CARBO DIETS WORK?

Jennifer and her Hollywood friends aren't deluding themselves — these diets can lead to weight loss. This is because their food won't contain so much energy.

But dropping your carbohydrate consumption to low levels — and especially the very low levels recommended in the Atkins diet — isn't a very healthy way to go about getting yourself in shape. Here's why.

The human body is designed to burn carbohydrates for energy. Therefore, under normal conditions, the energy stored in your body as fat will remain largely unused. Proponents of low-carbo diets understand this. They argue that by reducing the carbohydrate in your diet, you force your body to use its fat reserves for energy. The fat gets burned up, and you lose weight.

Unfortunately, it's not quite so simple. If you starve your body of carbohydrates, it will use up glycogen (the form in which the body stores carbohydrate for later use) and can cannibalise its stores of protein (muscle).

The body will begin to burn fat, but without glucose (obtained from carbohydrate) the fat won't be broken down properly and toxic compounds called ketones will form. You'll be suffering from ketosis, which produces nausea, light-headedness and headaches. Ketosis also suppresses your appetite.

The Zone diet claims you'll eat just enough carbohydrate to avoid ketosis. But it has another problem — it's finicky. You have to balance every part of every meal you eat. That might be all right for Jennifer Aniston and anyone else who can afford a personal chef, but it's an awfully big ask for most of us. And the trouble with diets that make you go to a lot of trouble is that they're usually too hard to keep up.

So you stop. And when you stop, all that weight you lost rushes back.

IT CAN BE HARMFUL

As we said, there's no question you'll lose weight if you restrict the carbohydrates in your diet. But it may be harmful, especially if you boost the protein at the same time. Experts warn:

- Very high-protein diets are dangerous for people with kidney disease.
- High-protein diets increase the risk of gout and gall bladder colic.
- Low-carbo diets may reduce your energy levels during exercise, due to chronically depleted glycogen stores.
- Lack of grain fibre may lead to constipation, bowel

disorders and reduced protection from colon cancer.

■ High-protein diets can exacerbate kidney problems in diabetics.

■ High-protein diets can also lead to increased loss of calcium from the body, and possibly dehydration.

WHAT ABOUT THE SPORTS STARS?

One of the appeals of low-carbo diets is that they're meant to be popular among some high-performance athletes. This may be true — although most athletes adhere to the conventional high-carbo approach.

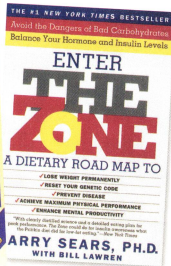
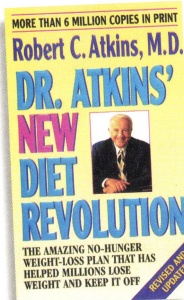
But remember: top athletes aren't like the rest of us. They're super-motivated, live extremely unusual lifestyles, have their progress rigorously monitored, put their bodies under enormous pressure and in many cases have relatively short-term goals.

If you're looking for a way to keep your size in check for the rest of your life, it really won't help to pretend you're chasing an Olympic medal.

OUR VERDICT

■ **The Atkins diet:** The health risks are high. Restricting carbohydrates will offer you less food variety and lower your nutrient intake. Increased amounts of saturated fat mean an increased risk of heart disease. People with diabetes should definitely avoid this diet.

■ **The Zone diet:** You have to eat exactly the right proportions of fat, protein and carbohydrate at every meal and even in every snack. This rigid approach may be very hard to sustain — and if you get it wrong and have too little carbohydrate, you could trigger the unpleasant effects of ketosis. However, your energy intake is likely to be low enough to make you lose weight. There are some health risks for diabetics.



HOW TO MEASURE YOURSELF

Before you start any weight-loss plan, check how you measure up — is your weight affecting your health? Stand with your feet 25-30 cm apart and run a tape measure around your waist at the mid-point between the lowest point of your rib cage and the top of your hips. Your measurement should be at a point where there is no bone to be felt.

You're a healthy size if your waist is smaller than 90 cm for a woman or 100 cm for a man. People of Asian and Indian descent should generally aim 10 cm smaller.

SOME OTHER BESTSELLERS LINED UP

We also took a look at two other popular diet books:

■ **The blood type diet:** Peter D'Adamo's book says that once you know your blood type you can work out what to eat. D'Adamo provides extensive food lists supposedly relevant to blood type and ethnicity, and promises weight loss and increased health benefits if you stick to them.

Our verdict: This far-fetched premise hasn't been embraced by the medical community. Clearly, many people don't know their blood type, but maintain a healthy body and weight regardless.

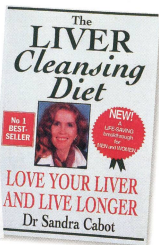
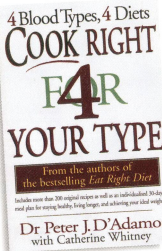
This diet can be unsafe. For example, people with type O blood are supposed to cut out all common dairy foods, which makes it difficult for them to get enough calcium.

We suggest you steer clear of this diet.

■ **The liver-cleansing diet:** According to author Sandra Cabot, an eight-week course of plain, low-fat, low-energy, high-fibre food (with lots of fruit and vegetables) will cleanse your liver and your blood, give you more energy and boost your immune system.

Our verdict: You'll lose weight because you eat less energy, but experts say there's no evidence that eating this way will cleanse your liver.

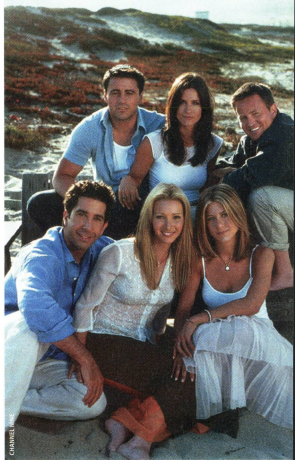
Because the diet lasts for only eight weeks, it's not useful for ongoing goals. If you did keep the diet going, you'd run the risk of missing out on some essential nutrients, because some complete food groups (such as dairy) are excluded. Exercise doesn't feature at all.



A PROBLEM OF SIZE

If your weight increases beyond healthy levels, so does your risk of heart disease, diabetes and other disorders. And far too many Australian adults and children are overweight or obese.

But obsessing about weight isn't the way to go. Medical experts these days say that size, not



weight, is the issue. Put simply, it's your waist measurement that counts.

So what's a good size? It's possible to do quite complex measurements of your body health, using the body mass index based on your height and weight, and factoring in your age, blood pressure and so on.

But there's also very simple rule of thumb. If your waist measurement is greater than 90 cm if you're a woman or 100 cm if you're a man, you're at greater risk of health problems, no matter what your height is (although your ethnicity can affect the exact measure you aim for — see *How to measure yourself*, above left).

Measuring your waist is a useful guide because it takes into account your shape as well as your weight. Fat located around your abdominal organs is more of a health risk than fat stored elsewhere in your body — such as your thighs or bottom. That's because the fat around organs can affect their function, and abdominal fat is a higher health risk because it tends to enter the bloodstream.

The classic 'pear shape' of many women (a slimmer waist and larger hips/bottom/thighs) is healthier than the 'apple shape' more common among men. But women should note that as they get older, they have a tendency to turn from pears into apples. ■

Our advice:

The CHOICE 10-point plan

The weight yo-yo is something many of us are familiar with. You do a crash diet for that special occasion, but it all comes back afterwards. Even worse, you feel you've failed — again — and that makes you depressed.

Blame biology. Despite what the diet books may tell you, it's not possible to argue with your body's decision to store fat — there are millions of years of genetic programming at stake.

It's unrealistic to think you can drop down several sizes safely — and stay there — in the course of a few weeks or months and not worry about it any more. You need a long-term approach.

The secret is, and always has been, to make small changes you can stick with. There's no magic answer, but there are some successful strategies. Here's what to do.

1 DON'T GO ON A DIET

Gradual changes have more chance of leading to good habits than sudden big ones. Crash diets don't last, and they can leave you with a higher proportion of body fat than when you started.

Checking every food you eat or measuring it into precise quantities can be too difficult for many people. Relying on specially provided food may not give you the skills to integrate change into your life.

Any change you make should be easy and permanent.

2 DO SOMETHING NOW

Just because change should be gradual, that's no excuse to do nothing. Think substitution, not subtraction. If you get a coffee, ask for low-fat milk. If you love muffins, bake them yourself and cut down the butter and sugar.

It could be you're eating too much. Try serving your food on a smaller plate — it will look larger and this may help you feel fuller. Make the portions a bit smaller.

3 KEEP UP THE CARBOHYDRATES

Fill up on low-fat, high-fibre carbohydrate foods, such as bread, rice and pasta. Include lots of vegetables with meals and fruit as dessert or snacks.

Base your meals on carbohydrate foods, flavoured with small amounts of lean meat, rather than centring the meal on meat.

4 CUT BACK THE FAT

Grill, bake, boil, steam or microwave without added fat. Choose low-fat dairy foods, dressings, sauces and prepared foods. Cut all the visible fat off meat and skin off chicken. Eat fish (not fried) at least twice a week.

Use small amounts of table spread (preferably based on olive or canola oil — reduced-fat versions are useful too) instead of butter.

Eat fruit and low-fat cereal snacks rather than fried foods or buttery biscuits and cakes. The more fat you eat, the more you'll want. Eat your favourite fatty and high-energy foods as occasional treats — don't forbid them altogether or you could start bingeing.

5 MAKE IT A FAMILY THING

Eating low-fat food is good for everyone (except very young children). Try to get the whole family eating the same way.

6 LEARN ABOUT YOUR FOOD

Read the nutrition labelling so you know which foods are low in fat or sugar. Look for foods that contain less than 10% fat (often, you'll find you can stay under 5%).

7 GET MORE EXERCISE

This is really important. You don't have to join a gym or aim for a triathlon, but you do need to find ways to put physical activity into your life. Set a daily target of 30 to 40 minutes — you can break it up through the day if you need to.



Make a list. If you catch buses, get off one stop before you need to. Increase it to two stops. If you drive, don't park too close to your destination. Use the stairs instead of the lift. Join a sports club or a social sports team — perhaps one of the indoor codes. Buy a bicycle. Take the dog for a walk or the kids to the park ...

8 TAKE IT EASY

Start gently. Exercise shouldn't hurt in order to do you good, and if it does, you're more likely to give up. Increase the amount and intensity gently as your fitness increases.

9 STICK WITH IT

Whatever exercise you choose, stick with it for at least a month. It could take that long before you start to enjoy it.

10 SET ACHIEVABLE GOALS

- First target: develop a schedule based on eating sensibly and exercise you enjoy.
- Second target: no more fat gain.
- Third target: lose some weight.

If you want to measure your progress, aim for a kilogram a month — and check your waist measurement is decreasing at the same time.

PAINKILLERS

With so many painkillers on the market these days, choosing one is enough to give anyone a headache. Here's some help with the choice.


UTE WEGMANN

IN A NUTSHELL

■ Once you know which active ingredient you want, buy the cheapest available.

■ With children's products, it's important to read the package for dosing instructions, because even similar products vary in strength.

■ Despite the risk of unintentional overdose, paracetamol is considered the drug of choice for adults and children because it has fewer adverse effects than aspirin and other NSAIDs.

There are well over 100 over-the-counter (OTC) painkillers available, and it helps to know what the different active ingredients do, who should and shouldn't take them, and what conditions they're suitable for.

This article covers general-purpose painkillers (also called analgesics) for common types of pain, such as headache, toothache, fever, sprains and strains, arthritis and period pain. It also takes a brief look at children's products (page 16).

OTC painkillers fall into three main classes: non-steroidal anti-inflammatory drugs (NSAIDs), which include aspirin; paracetamol; and opioids or narcotics, which include codeine. The types differ in the way they work and their side effects, and for this reason not all drugs will suit all people — particularly if you're very young or an older person or have any of various health complaints.

CAN'T TELL YOUR CAPLETS FROM YOUR TABSULES?

That's not surprising really, because there's no difference: both are capsule-shaped tablets. The idea is that they're easier to swallow than ordinary round tablets, but smaller than powder-filled capsules. Easier again are 'capseals' and 'gel caps', which have a solid core of analgesic with a gelatin coating, so they're much like caplets with a slippery coating. Also available are 'gel tabs' — gel-coated round tablets.

These innovations (along with soluble or dispersible tablets) may make painkillers easier to swallow, but in most cases you'll pay more.

ARE PREMIUM BRANDS BETTER THAN NO-NAMES?

If you're buying paracetamol, no-name products have the same amount of active ingredient and work just as well as the big-name brands — so forget brand loyalty and buy on price. The same applies to aspirin.

When we last reported on painkillers (February 1997), no-name supermarket products were a very small segment of the market, with only 3.9% market share. With consumers now more aware that no-name products are essentially the same as branded products, the figure for 2000 was about 19% — a massive increase.

WHAT SHOULD I BUY?

Despite the range of products on the market, choosing a painkiller is quite simple:

- Decide which of the active ingredient/s you'd like, according to the kind of pain it is, your age and general state of health (see pages 13 to 15 for what's available).
- Go for ordinary tablets, unless you have difficulty swallowing them, because they're usually cheaper. See *Can't tell your caplets from your tabsules?*, above.
- Finally, choose the cheapest brand you can find, which for paracetamol and aspirin is likely to be no-name brands from supermarkets, where you can buy small packs (under 25 tablets).

You'll need to go to a pharmacy for larger packs of aspirin and paracetamol, for products containing codeine, children's products and NSAIDs other than aspirin. They're scheduled S2 — Pharmacy medicine. In remote country towns where it's difficult to get to a pharmacy, S2 products may be sold in grocery stores that hold a poisons licence.

Products that contain three active ingredients (such as a paracetamol, codeine and doxylamine combination) or diclofenac (an NSAID) are scheduled S3 — Pharmacist only. They can only be sold at pharmacies, and must be dispensed by a pharmacist.

Active ingredients

The prices we've included here are those we paid in October/November 2001. What you pay will vary according to where you buy it and whether it's on special, so if you're a regular user of painkillers it's worth shopping around.

PARACETAMOL

Paracetamol inhibits the production of prostaglandins — hormone-like substances produced in inflamed or injured tissue that can trigger pain signals. It's also the drug of choice for reducing fever.

What it's good for

Simple headaches, fever and pain. It's also being increasingly recommended for arthritis pain management, because although it doesn't reduce inflammation, it's a better option for long-term use than aspirin and other NSAIDs, particularly for elderly people.

Who can take it?

Paracetamol is suitable for most people, including children and babies over one month old and pregnant women. However, it's not suitable for people with severe liver or kidney disease, and may not be advisable for people who drink heavily every day to take on a regular basis.

Recommended dose

For adults, the standard dose is 500-1000 mg, which is one to two 500 mg tablets every three to six hours as necessary. The analgesic effect apparently plateaus at a dose of 600 mg, and there's evidence that increasing the dose from 600 mg to 1000 mg doesn't increase the painkilling effect. So you may be better off taking smaller doses more often. Adults shouldn't take more than 4000 mg (eight tablets) per day.

Side effects and overdose

Despite its image as a 'safe' painkiller, there's a very real risk of paracetamol poisoning through overdose — whether accidental or deliberate. Overdose causes jaundice, liver failure and death. What constitutes an overdose can vary from person to person, but liver damage has been known to occur after a single dose of 14 regular tablets.

If you're taking other medication (such as a cough or cold remedy) check the label — it may contain paracetamol, which would increase your intake.

The effects of paracetamol overdose can be reversed, but you need to get treatment within 12 hours to have the best possible chance of recovery. Unfortunately there may be no symptoms for at least 24 hours — and the liver damage is usually irreversible after 10-12 hours, particularly in adults.

Long-lasting painkillers

PANADOL Extend is an extended-action paracetamol, claimed to give up to eight hours' pain relief. The caplets contain 665 mg of paracetamol, but dissolve more slowly than regular tablets (which means it's important not to chew or crush them before swallowing them). It could be useful if pain wakes you up at night.

Best Buys

■ Tablets

The cheaper products are the no-name tablets from supermarkets, including BI-LO, BLACK & GOLD, FARMLAND, NO FRILLS and SAVINGS — we paid about 7 cents per two-tablet dose. PANAMAX and PARAHEXAL come in packs of 100 and have to be bought at a pharmacy. They also cost us about 7 cents per dose.

■ If you prefer a form other than tablets, you can expect to pay more: DYMDADON Caplets, HOME BRAND Capsules and HERRON Tablets are our best buys for under 20 cents per dose. PANADOL and SOUL PATTINSON sell soluble paracetamol tablets for around 30 cents per dose.

ASPIRIN

Aspirin is a non-steroidal anti-inflammatory drug (NSAID) based on a compound (salicylate) found in willow bark. NSAIDs stop or reduce the production of prostaglandins at the site of pain or inflammation.

What it's good for

It's used to treat pain, fever and inflammation, although its negative effects on the stomach (see page 14) make paracetamol more popular. It's also increasingly being taken in small doses for its anti-blood-clotting properties, thereby reducing the risk of stroke and heart attack.

Who can take it?

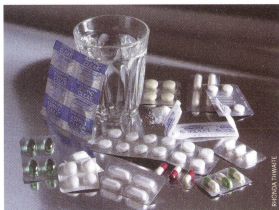
Babies and children under 12 shouldn't take aspirin, and nor should teenagers if they have a fever or a viral disease such as chicken pox or the flu. This is because there's a risk of Reye's syndrome, a rare disease that can cause delirium and coma.

Aspirin is suitable for many adults, with the following exceptions:

■ Elderly people (who are more vulnerable to side effects).



Capsules, tablets and caplets may be easier to swallow, but they'll cost you more than the basic round tablet.



- People with gastrointestinal problems or liver or kidney disease.
- People with asthma — it can bring on an attack in some cases.
- Pregnant or breastfeeding women.
- Anyone about to undergo surgery, or with a bleeding disorder, or taking other anti-blood-clotting drugs.
- People already taking some other drugs, such as anti-inflammatories.

Recommended dose

For painkilling rather than anti-inflammatory action, the recommended dose is 600 mg every four hours. The dose is higher for anti-inflammatory action, but it doesn't need to be taken as often because the effect wears off more slowly. The maximum adult daily dose is 4000 mg.

Side effects

Aspirin can irritate the stomach, causing bleeding, heartburn or nausea. It may also cause ulcers. It's best not to drink alcohol when taking aspirin because it makes the irritative effects worse.

Does soluble aspirin act faster than tablets or capsules?

Probably not. Painkillers are largely absorbed in your small intestine, rather than your stomach. The soluble products may get there faster on an empty stomach, but if your stomach contains food, it will influence how long it takes the painkiller to reach the small intestine and then get to work.

Best Buys

Again, supermarket own-brands cost a lot less than some of the big-name brands. And if you need a stronger dose, taking three of the cheaper 300 mg tablets will probably end up being cheaper per dose than two 500 mg tablets.

Tablets

- 300 mg: BILO, BLACK & GOLD, NO FRILLS and SAVINGS aspirin tablets all cost us about 6-8 cents per two-tablet dose.

- 500 mg: BAYER cost 14 cents.
- Soluble tablets
- 300 mg: SOLPRIN and HOME BRAND cost us 5-8 cents per two-tablet dose.
- 500 mg: DISPRIN Extra Strength cost 17 cents.

IBUPROFEN, NAPROXEN AND DICLOFENAC

Ibuprofen, naproxen sodium and diclofenac potassium are other NSAIDs available over-the-counter. (Another OTC NSAID is **mefenamic acid**, although it's marketed specifically for period pain rather than general use.) They work in much the same way as aspirin.

What they're good for

Although they can be used as simple painkillers, NSAIDs are more frequently recommended for use with arthritic conditions, sprains and strains, period pain and dental pain, because of their anti-inflammatory effect. Diclofenac has been found useful for treating migraines.

Who can take them?

The recommendations for these NSAIDs are much the same as for aspirin, plus you shouldn't take them if:

- You have epilepsy, heart failure, severe infection or psychiatric disturbances.
- You've had an allergic reaction to aspirin.

Recommended dose

The recommended dose varies from product to product, so make sure you follow the information on the packet.

Side effects

Modern NSAIDs have many of the same effects as aspirin, although they may be gentler on the stomach. To reduce the risk of indigestion, take them with food.

Which one's best?

People react differently to different NSAIDs, so it may be a matter of trial and error to find out which one suits you best. However, studies suggest ibuprofen is less likely to cause serious upper gastrointestinal side effects, such as bleeding or ulcers, so try it first.

Best Buys

- **Ibuprofen**
The cheapest products we found, at around 33 cents per two-tablet dose, are ACTIPROFEN, AMCAL Ibuprofen, PHARMACIST Ibuprofen Pain Relief and SOUL PATINSON Ibuprofen.
- **Naproxen sodium**
NUROLASTS and ALEVE are about 40-45 cents per dose.
- **Diclofenac potassium**
The only product available is VOLTAREN, which costs about 80 cents per dose.

CODEINE

Codeine is an opioid (a drug derived from opium) and is available over-the-counter combined with paracetamol, aspirin or ibuprofen. Rather than reducing the production of prostaglandins either in the brain or the site of pain, it's thought to work by dulling or possibly altering the brain's responses to the pain message.

When you take codeine, some of it's converted into morphine by the body. This metabolic pathway doesn't exist in about 5% of the population, suggesting that about one in 20 people get no benefit from codeine.

However, the maximum recommended dose in OTC preparations ranges from 16 to 20 mg, which is below what some evidence shows to be an effective amount. 60 mg of codeine (which is what you get if you take two tablets of the prescription-only **PANADEINE Forte**, say) has been found to give a small additional painkilling benefit to the paracetamol or NSAIDs taken with it. Other sources suggest a dose of 25 to 30 mg may have some effect.

Despite a lack of conclusive scientific evidence that an OTC dose of codeine works, many people swear by it, and some are undoubtedly more sensitive to its effects than others. It's popular among Australian consumers, with sales of over \$35 million in 2000 — so it obviously works for some people!

What it's used for

Pharmacists recommend products containing codeine for tension or migraine headaches and dental pain. Strong pain such as post-operative pain is often treated with prescription-strength codeine products like **PANADEINE Forte**.

Who can take it?

Codeine is suitable for all age groups, although children shouldn't take much (there's a combined paracetamol/codeine product for kids). The elderly are also more vulnerable to side effects, and should use a reduced dose.

It can be taken safely by pregnant women but should be used sparingly if you're breastfeeding.

Recommended dose

The maximum permitted amount of codeine in OTC preparations is 10 mg of codeine per tablet. Since codeine is paired with other painkillers, the manufacturer's recommended dose for the codeine is in fact based on the dose for the paracetamol or aspirin.

Side effects

The main side effects are constipation, drowsiness, dizziness and nausea. There's also a possibility of addiction among long-term users: the risk here is that increasing the dose to get more codeine may lead to paracetamol or NSAID/aspirin poisoning.

Best buys

■ Codeine + paracetamol

The cheapest by far that we found was **PANAMAX Co** (8 mg codeine), which cost us 15 cents per two-tablet dose. Other cheapish products (at around 30-35 cents per dose) are **DYMADON Co** and **PANADEINE Strong Relief** tablets. **MERSYNOL Day Strength** (9.6 mg codeine) was the cheapest of the stronger codeine formulations at 30 cents per dose.

■ Codeine + aspirin

CODIS was the cheapest we found at about 21 cents per dose, with **ASPALGIN** and **DISPRIN Forte** around 26 cents.

■ Codeine + ibuprofen

The only product we found was **NUROFEN Plus**: a dose is about 58 cents.

DOXYLAMINE

Doxylamine is a sedating antihistamine used in combination with paracetamol and codeine. It's added to painkillers to relax muscles and tension.

What's it good for?

It's mainly found in products marketed at sufferers of pain conditions such as tension headaches, migraine and dental pain.

Who can take it?

It's considered safe in pregnancy and breastfeeding, but should be used with caution by people with:

- Liver, heart or lung disease.
- Glaucoma.
- Enlarged prostate.
- Severe peptic ulcer.

It's not recommended for children under 12.

Recommended dose

Like codeine, the dose of doxylamine is tied in with the dose of paracetamol, and there's a maximum of 5.1 mg per tablet.

Side effects

Doxylamine can make you drowsy, and should be avoided if you're operating machinery, driving a vehicle or drinking alcohol.

What to buy

The products we found all cost around 60 cents for a two-tablet dose.

TAMPER-PROOF PACKAGING?

The extortion attempts against HERRON and PANADOL in 2000 resulted in their painkillers being temporarily withdrawn from supermarket shelves, with a corresponding 4.5% decrease in supermarket sales for painkillers. Since then, a number of manufacturers have introduced tamper-evident packaging (it doesn't prevent tampering, but you can see that a package has been tampered with).

Examples include boxes or bottles wrapped in cellophane or plastic, stickers that can't be easily removed without leaving a mark, a 'tamper disc' that pops off the cap when it's first opened and can't be replaced, and capsules with a single-piece coating that can't be pulled apart, filled with poison and then put back together again.

LEE WHELAN





VANESSA MARSHALL

They may look similar, but one is twice as strong as the other. Make sure you read labels for dose instructions.

Children's products

Paracetamol is the painkiller recommended for babies and children, and it comes in a variety of 'child-friendly' forms: drops, suspensions, elixirs and syrups, plus chewable and effervescent tablets. See page 13 for more about paracetamol.

It's important to read the package carefully for dosing instructions, because products differ in strength. For example, **PANADOL Elixir** and **PANAMAX Elixir** sound similar, have the same active ingredient (paracetamol) and the same sized (and similar-looking) bottles. There's one important difference: the **PANADOL** has twice the amount of paracetamol per mL of the **PANAMAX**. If you went from one to the other without carefully reading the dosing instructions, you could give your child too little — or, worse, too much. Similarly, **PANADOL** and **SOUL PATTINSON Baby Drops** are twice as strong, mL for mL, as **DYMADON Baby Drops**.

Base the dose on weight, not age

Most packages give the recommended dose categorised by age ranges, with corresponding weights alongside. The recommended dose of paracetamol is 15 mg per kilogram of body weight. If your child is heavier or lighter than the weight range corresponding to his or her age, go with the dose for your child's weight.

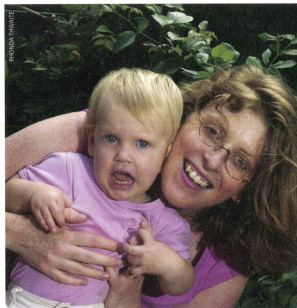
Unfortunately not all products provide weight ranges. Those without weight information are only good for children within what's considered a normal weight range.

Fever isn't always for fighting

Paracetamol is often used to reduce a child's fever. Having a temperature isn't necessarily a bad thing, because it helps the body fight the cause of the illness. But it can make babies and small children very uncomfortable and fractious, which affects others in the household — hence

MORE INFO?

See www.choice.co.uk for more info on painkillers and headaches. Type 'painkillers' in the search box.



NICOLA PHILLIPS

A mum's tip

Cheaper products may be a false economy if you can't get your baby to take the whole dose. Nicola (CHOICE Senior Health Policy Officer and a mum) changed from **PANADOL Baby Drops** (whose recommended dose is 1.5 mL) to the more dilute **PANAMAX Elixir** (a dose of 5 mL) — thinking it would be more economical. But she found that while one-year-old Laura would take all of the **PANADOL**, the dose of **PANAMAX** was more than she could bear, and she'd spit out the last of it.

the popularity of paracetamol. However, experts say it's being overused, and the risk of overdosing is high enough to warrant concern. Furthermore, it can make viral illnesses last longer.

■ **Don't give your child paracetamol for more than 48 hours** without seeking medical advice. When you've used it, make sure the child-resistant top is on properly and put it away immediately — don't leave it by a child's bedside.

Best Buys

For babies (costs based on a dose for a one-year-old):

- Drops: **DYMADON Drops** (20 cents).
- Elixir/suspension: **DYMADON Suspension** and **PANAMAX Elixir** (25 cents).

For children (costs based on a dose for an eight-year-old):

- Soluble tablets: **PANADOL 7+ Years Soluble Tablets** (43 cents).
- Chewable tablets: **TYLENOL Children's Chewable Tablets** (43 cents).
- Syrup/elixir/suspension: **PANADOL Colour-free Suspension** (56 cents).



VANESSA MARSHALL

Direct debit trouble

Direct debits on your credit card can be difficult to cancel; don't agree to them willy-nilly.

Kylie Wingrave of Sydney told us about the trouble she had stopping a company from debiting her credit card: "I'd been a subscriber to a newsletter for some time and cancelled my subscription in March 2001."

When she was charged again, Kylie contacted the company in July and then in December: "They told me they'd refund the entire amount of money from March 2001. So I was very surprised when my account was debited yet again in January."

Her bank told Kylie she had to cancel her credit card to stop the payments. This is wrong: the best way is to write to the company, cancelling the direct debit, and give a copy to your bank.

If the company fails to act, dispute all subsequent charges. Usually the bank will credit the amount back to your account while it investigates the dispute.

If you're not satisfied with your bank's actions, complain to its head office. If that doesn't work, the Australian Banking Ombudsman (1800 337 444) may be able to help you.



PHOTOGRAPH BY THOMAS

BYE-BYE, AAI

Australian Alliance Insurance (AAI) has stopped offering new insurance policies under the AAI brand.

The company will now concentrate on its Australian Pensioners' Insurance Agency (APIA) business and specialise in serving the needs of over 55s. APIA offers household, motor vehicle, boat, caravan and travel policies.

Existing Australian Alliance policyholders can continue to renew their policies as well as take out new ones. If enhancements are made to APIA policies, the company says they'll be passed on to existing AAI policyholders.

For more information call 13 25 55.

Credit card reform: banks the losers for once

You're probably aware by now of the Reserve Bank of Australia (RBA) proposal to deprive banks and other credit card providers of a large chunk of the more than \$1.2 billion in fees they annually charge shopkeepers for processing credit card payments.

The Consumers' Association is concerned that banks might try to recoup lost revenue, for example by increasing credit card fees and making further changes to interest-free periods.

The RBA is taking submissions on its proposal until March 15. Our submission calls for the ACCC to be given the power to oversee the process, preventing banks from credit card interest-rate or fee hikes and making sure retailers pass on savings to consumers.

Currently banks take between \$1 and \$4 for each \$100 you pay with your credit card. The Reserve Bank proposes forcing banks to reduce these excessive fees, and allowing:

- New players (such as retailers) to issue credit cards — providing competition in credit card interest rates and fees.
- Retailers to charge credit card customers a fee to recoup their processing fees, although overseas experience (the UK in particular) shows this isn't likely to mean you'll pay more at the till for using a credit card. Retailers risk losing customers to their competitors if they impose fees on credit card payments.

Overall, prices could become cheaper once fees are reduced.



UNLESS MARSHALL



The best thing since SLICED BREAD?

CONSUMER NZ

If you're umming and ahing about buying a breadmaker, you'll be positively drooling for a slice of the action when you read what your fellow CHOICE readers have to say.

IN A NUTSHELL

- While all the breadmakers on test are capable of cooking at least a reasonable loaf, the **BREVILLE BB290** and **PANASONIC SD-251** stood out with near perfect baking results.
- Breadmakers are useful for more than just loaves, with many people also using them to make dough for pizza, focaccia and bread rolls.
- Thanks to the many letters and emails you sent us, we're able to share your experiences and pass on your useful advice to other readers — including a baker's 10 tips (see page 25).

When we asked you to tell us about your experiences with breadmakers, we weren't expecting to be inundated with almost 250 letters and emails. Nor were we expecting such warmth and passion when you wrote about them — clearly you love the convenience of the machine, experimenting with different kinds of bread, honing and perfecting recipes to your own taste. And, of course, you also enjoy eating the fruits of your labour — some of you admitted you enjoy it a little *too much!*

OK, so it wasn't unanimous — some people had experienced frustration with their machine (and unhelpful manufacturers), and had relegated it to the back of the cupboard. For others, the novelty simply wore off. Then there are readers living in remote areas who find them useful (freezing fresh



STEWART ALLEN

"My husband bought me a breadmaker for my birthday in January 1999. Initially I was a bit negative — more work, I thought — but I can honestly say that I can't think of a present that has given me more pleasure." Margaret Holland, Perth.

bread in bulk takes up a lot of freezer space) but use them out of necessity rather than for fun:

"I know lots of townies who own them and never use them. I know lots of farmers who use them daily like I do. I would never recommend one to someone lucky enough to live near a bakery." Gayle Ashurst-Day, Ardlethan, NSW.

The general feeling, however, was one of pleasure and enthusiasm:

"At first I thought these machines were just a gimmick, a seven-day wonder. However, I saw how convenient my friends found them, and the taste of their bread was so delicious that I asked for one for Christmas three years ago. Now I'm absolutely sold on them." Susan Pierotti, Melbourne.

BREAD AND MORE

"When I'm going to a friend's place for a meal, I always take a fresh loaf of bread — and usually make a special loaf on these occasions, such as olive bread, curry and onion, or chocolate bread." Peter Hourigan, Melbourne.

Whether you're happy with supermarket premises or prefer to make your bread from scratch, the machine will allow you to experiment with different styles and flavours of bread — including, of course, the perennial favourite, the basic white loaf. For the more adventurous, the possibilities are endless — *Bailey's Irish Cream* bread (see the recipe, page 24) is one of the weirdest we've seen!

Just because a machine doesn't have a program for a particular kind of bread, that doesn't mean you can't make it. Look through the recipe book to see if it offers an alternative baking mode for the kind of bread you want.

In addition to experiments with differently flavoured breads, most breadmakers these days offer a variety of cooking programs, allowing you to make all sorts of other foods, such as dough, cake, damper and jam. One of the most popular uses for a breadmaker (other than bread) is pizza dough, creating in at least one case a hobby taken up with much enthusiasm:

"I never eat pizza out now, as my husband has turned pizza making into a fine art!" Helena Fernandez, Sydney.

Dough for rolls or other shaped bread (like a plait or French sticks) that you then bake in the oven is also a popular use of the machine, as is focaccia. A few people had tried making jam, but most considered it wasn't worthwhile:

"I tried the jam function and was unimpressed — one small pot of sticky, overcooked jam and a big cleaning job." Kelly Parkyn, Hobart.

UNEXPECTED EXPENSES

Readers reported that problems with the pan, such as a scratched coating (making it difficult to remove bread) or a leaking seal, were the most common hassles

WHAT TO BUY

BREVILLE BB290	BEST BUY	\$150
PANASONIC SD-251		\$252
SUNBEAM BM4700		\$200
PALSONIC PAB3600		\$129
SUNBEAM BM3500		\$150
BREVILLE BB420		\$247

We tested 10 models and there were two clear winners: the **BREVILLE BB290** and **PANASONIC SD-251**. There's nothing between them in terms of the bread they make and ease of use, but the **BREVILLE BB290** is by far the cheaper of the two, while the **PANASONIC** offers some advantages in its features.

Also worth considering — especially if you get them at a good price — are the other four listed above. With them and the remaining breadmakers on test, a little trial and error may be needed to get good bread. See the profiles and the table for details of the products in the *What to buy* list.

experienced with breadmakers, and kneading blades also suffered from a scratched coating. Parts can be replaced, but at sometimes hefty prices: anywhere from \$5 to \$120 for a pan, and free to \$30 for a blade for the models we tested. See above right for an alternative solution. You can maximise the lifespan of your pans and blades by:

- Not immersing the pan in water. Most manufacturers explicitly state this, as it can interfere with the working of the drive shaft. Never put it in the dishwasher.
- Not making a lot of whole-grain bread: unfortunately the grains tend to scratch the pan and blade. If you like it, be prepared to replace the pan and blade more often.

RECOAT YOUR SCRATCHED PANS AND BLADES

Perth readers Des Bailey and Robert Kupper told us about a company called **Hi-Tech Industrial Coatings**, which will recoat your scratched pan and blade for \$2750 (or \$22 pan only). Depending on your model this may be cheaper than buying new ones, and ideal if parts are no longer available for your model.

Readers who don't live in Perth can arrange to post the pan and paddle, although the cost of return postage means it's probably only worthwhile for more expensive brands.

Phone (08) 9495 4554, or see the website: www.hitechcoatings.com.au.



PROFILES

The models in the *What to buy* list are profiled in rank order from left to right, including any comments sent to us by readers who own the machines.

BREVILLE BB290

Price: \$150

BEST BUY

Breadmaking programs: Basic, rapid, wholewheat, wholewheat rapid, sweet, French, yeast-free.

Other programs: Dough, bake only, jam.

GOOD POINTS

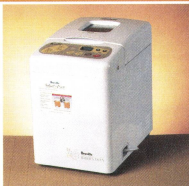
- Excellent crust colour, appearance and crumb texture for white bread from a recipe.
- Excellent fruit distribution.
- Controls are very easy to use.
- Easy-to-understand instructions and an excellent range of recipes.
- Blade/paddle is easy to remove.
- Blade collapses after kneading, reducing the size of the hole baked into the bread.

BAD POINTS

- No progress indicator.
- Bread tin can be difficult to unload if the bread rises over the handle.
- A lot of crevices and ridges that can trap crumbs and dough.
- Cord is positioned on the side of unit and can get in the way.

READER COMMENTS

"The bread we're making beats any we've ever found in shops! The baked loaf is easily tapped out of the pan, which is easy to clean. However, the baking chamber is more difficult to reach into and to wipe clean." Tim Saclier, Geelong.



PANASONIC SD-251

Price: \$252

Breadmaking programs: Basic, rapid, wholewheat, wholewheat rapid, French.

Other programs: Dough, pizza dough, bake only.

GOOD POINTS

- Excellent crust colour and appearance and good crumb texture for white bread from a recipe.
- Excellent fruit distribution.
- Blade is easy to remove.

BAD POINTS

- No progress indicator or viewing window.
- Bread tin can be difficult to remove if the bread rises over the handle.
- A lot of crevices for dough and crumbs to accumulate.

READER COMMENTS

"Overall, I've found it to be excellent. However, I find it a bit hard to clean inside, and can't get crumbs out of the bottom." Wendy Earl, Moriac, Victoria.



PALSONIC PAB3600

Price: \$129

Breadmaking programs: Basic, wholewheat, wholewheat rapid, sweet, French.

Other programs: Dough, cake, jam.

GOOD POINTS

- Excellent results with the premix: even, golden colour, with great texture and shape.
- Very even distribution of fruit (although slightly chopped).

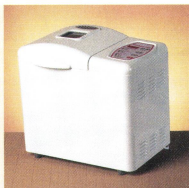
BAD POINTS

- Bread tin locks into two side mounts that have very sharp edges, and it can be difficult to load and unload because it's quite stiff.
- Bread tin can be difficult to unload if the bread rises over the handle.
- Blade can't be removed, making cleaning more difficult.
- A lot of crevices for dough and crumbs to accumulate.
- No progress indicator.
- Very small viewing window.

READER COMMENTS

"In the last CHOICE test you'd given it a fair write-up, and at \$99 on special, I felt I didn't have much to lose. I think it was one of the best purchases I've ever made! I also bought one for my daughter, who's just as happy with the machine as I am." Tom Harries, Gold Coast.

"Fruit tends to get chopped up." JB Douglas, Sydney.



SUNBEAM BM3500

Price: \$150

Breadmaking programs: Basic, rapid, wholewheat, wholewheat rapid, sweet, French.

Other programs: Dough, cake, damper, jam, bake only, pasta.

GOOD POINTS

- Excellent crust colour, appearance and crumb texture with the white bread premix.
- Very few crevices for food to accumulate.
- Removable lid for easy cleaning.
- Good-size viewing window.
- Cool-touch exterior.

BAD POINTS

- Bread tin can be difficult to unload if the bread rises over the handle.
- Blade/paddle can't be removed, making cleaning difficult.
- Setting guide is small and in faint text.
- No progress indicator.

We have no reader comments for this model.



SUNBEAM BM4700

Price: \$200

Breadmaking programs: Basic, rapid, wholewheat, wholewheat rapid, sweet, French.

Other programs: Dough, pasta, bake only, cake, damper, jam.

GOOD POINTS

- Excellent crust colour and appearance, good crumb texture for white bread from a recipe.
- Has a progress indicator.
- Very few crevices for food to accumulate.
- Removable lid for easy cleaning.
- Good-size viewing window.
- Cool-touch exterior.

BAD POINTS

- Bread tin can be difficult to unload if the bread rises over the handle.
- Blade/paddle can't be removed, making cleaning more difficult.
- Unusual shape to store.

READER COMMENTS

"It's very, very easy to use and easy to clean." Susan Clark, Sydney.
"I use the breadmaker to make dough for naan. The naan is fantastic. Have also made great pizza dough and dough for rolls." Kirsten Stollery, Melbourne.

BREVILLE BB420

Price: \$247

Breadmaking programs: Basic, rapid, wholewheat, wholewheat rapid, sweet, French, yeast-free.

Other programs: Dough, pizza dough, pasta, bake only, jam.

GOOD POINTS

- Bread is easy to remove.
- Removable lid for easy cleaning.
- Viewing light.
- Has an automatic fruit and nut dispenser, so you can make fruit bread with the timer function.
- Blade collapses after kneading, reducing the size of the hole baked into the bread.

BAD POINTS

- Bread tin can be fiddly to insert and sometimes difficult to remove.
- Bread tin can be difficult to unload if the bread rises over the handle.
- A lot of crevices for dough and crumbs to accumulate.
- No progress indicator.

READER COMMENTS

"Every bread baked in this breadmaker looked and tasted just perfect." Camilla Taylor, Perth.
"The automatic fruit dispenser isn't always big enough, so I sometimes have to add the fruit manually." Sophie Clapperton, Melbourne.



WHAT ABOUT THE REST?

■ The **TIFFANY BM642** and **PALSONIC PAB5200** make perfectly acceptable bread, although they're more difficult than the others to load/unload and clean.

■ The **BREVILLE BB380** is very easy to use (there's more on this in *What to look for*, page 24) but was let down by its cooking performance in our tests, mainly because the ingredients didn't mix properly.

■ The **BREADMAN TR333** is also easy to use, but its loaves weren't as good as most.

YOU CAN'T PUT A PRICE ON WARM, FRESH BREAD

Assuming you make lots of bread and buy ingredients in bulk, we calculated the cost of making a loaf of bread in a breadmaker to be around \$1.20 (using a premix) to \$1.40 (standard white bread from a recipe). A comparable loaf in a supermarket would cost about \$2.75.

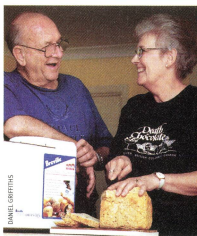
Based on the prices of the machines in our *What to buy* list, it will take you about six months to a year to break even if you make four or five loaves a week.

But you probably wouldn't buy a breadmaker just because you wanted to save money: their main appeal is making freshly baked bread with minimum effort, and being able to experiment with different textures and flavours of bread.

Ron and Norma Freer of Sydney bought a breadmaker to save money: they calculated, based on their pre-breadmaker bread consumption, that they'd break even in 2½ years. However, they told us, this wasn't to be: they began eating a lot more bread ...

"This was because the bread was fresh and the smell of it cooking was a considerable impetus to try a slice while warm. Then there's the appeal of the immense variety of breads available. And so the problem escalates: the different breads taste great, we eat them faster, which means there's progressively fresher bread available, which makes it even more desirable.

"Really, we don't know whether we're saving or not. But we don't care much about the cost: we've never enjoyed bread so much."



Brand / model (in rank order)	PERFORMANCE					FEATURES			
	1 Overall score (%)	2 White bread score (%)	3 Premix score (%)	4 Fruit distribution score (%)	5 Ease of use score (%)	Progress indicator	6 Power failure protection (minutes)	Removable lid	View window
BREVILLE BB290	86	95	85	100	73		5	(A)	✓
PANASONIC SD-251	86	95	85	100	73		20	(A)	
SUNBEAM BM4700	78	90	75	80	67	✓	20	✓	✓
PALSONIC PAB3600	77	75	100	80	53			(A)	✓
SUNBEAM BM3500	76	70	95	80	60		10	✓	✓
BREVILLE BB420	75	70	85	80	67		60	✓	✓
THE BREADMAN TR333 Deluxe Rapid	71	65	65	80	80	✓			✓
TIFFANY BM642	71	70	80	80	60				✓
BREVILLE BB380	68	60	65	20	93	✓	5	✓	✓
PALSONIC PAB5200	68	75	70	80	53			(A)	✓

TESTER'S TIP

Our home economist, Fiona, recommends using a vacuum cleaner hose to remove crumbs from the baking chamber — but make sure the breadmaker is unplugged and has cooled down.

Bailey's Irish Cream bread

The following recipe comes from *All About Bread*, by David Oakenfull.

- 1½ cups warm water
- 1 tablespoon dried yeast
- 1 cup rolled oats
- 3 cups bread flour
- 1 teaspoon salt
- ½ cup honey
- 2 tablespoons Bailey's Irish Cream



Put the ingredients into the pan in the order listed, and use the white bread setting. According to David, "The bread doesn't rise much, but the texture and flavour are great!"

All About Bread has plenty of

information about bread and breadmaking, including tried and tested recipes for goodies like crumpets, sour dough, boiled bagels and gluten-free bread. It's available from CHOICE Books — see page 42 for ordering details.

What to look for

Try taking the pan out of the machine in the shop and putting it back. The pans have to be held firmly in place so they don't move around during the kneading process. Most have **metal clips**, which can be rather stiff, making the pan difficult to insert and remove (especially when full of raw ingredients or hot bread). An easier alternative is a **twist-lock mechanism**, where you simply drop the pan in the baking compartment, and twist it to lock it in place.

The **BREVILLE BB380** locks in very easily and unlocks by pulling the tin forward. With loads of space around the tin, it's very easy to get at with oven mitts.

An easily detachable lid makes it easier to clean inside the machine.

Check whether the recipes use metric or imperial measures (and if they're imperial,

whether that's US or UK imperial!). If you choose one with imperial measures, make sure it comes with measuring cups and spoons.

Also, Australian metric is different from the rest of the world when it comes to tablespoons (20 mL here versus 15 mL elsewhere), so if the machine comes with spoons, use them if you're following its recipes.

Some breadmakers have an **automatic fruit and nut dispenser**. They're automatically released at the right time in the kneading cycle, so you don't have to wait around for the additional ingredients beeper. Of the machines tested, only the **BREVILLE BB420** has one.

All the machines have a timer to let you know how much longer a program has to run. Some also have a **progress indicator** to tell you where in the process the machine is (kneading, proving, etc).



What shape do you want your bread? Breadmakers with a horizontal pan give you a shape like a normal loaf, with the risen top on the long side. A vertical loaf has the risen top on the short side. The table has model details. The Breadman's loaf (above right) is different again — about as wide as it is high.

SPECIFICATIONS

Shape of loaf	Loaf size options (g)	Pan / blade replacement cost (\$)*	Exterior dimensions (W x D x H, cm)	Warranty (years)	Origin	Manufacturer / distributor	Price (\$)**
Vertical	750, 1000	49 / 5	225 x 350 x 345	1	China	Breville	150
Horizontal	800, 1000, 1200	118 / 30	340 x 260 x 350	1	China	Panasonic	252
Horizontal	750, 1000	28 (B)	420 x 250 x 305	1	China	Sunbeam	200
Vertical	500, 750, 1000	25 / 8.50	345 x 260 x 325	1	China	Palsonic	129
Vertical	750, 1000	30.50 (B)	250 x 355 x 315	1	China	Sunbeam	150
Horizontal	750, 1000, 1250	49 / 12	400 x 260 x 330	1	China	Breville	247
Squareish	500, 700, 900	5 / 0 (C)	250 x 305 x 350	1	China	Salton Maxim	119
Vertical	455, 700	32 / 11	340 x 250 x 300	1	China	GAF Control	99
Horizontal	750, 1000, 1500	50 / 5.50 (D)	430 x 245 x 305	1	China	Breville	185
Vertical	500, 750, 1000	25 / 8.50	340 x 245 x 330	1	China	Palsonic	179

* Rounded up to the next 50 cents. Postage may cost extra.

** Prices are recommended or average retail, as provided by manufacturers in December 2001/January 2002.

(A) Lid can be removed by unscrewing it.

(B) The pan and blades are a combined unit.

(C) The 12-month warranty also includes free replacement of the pan.

(D) The price is for one blade: this machine has two.

1 Overall score

The overall score is made up as follows:

- White bread using a recipe: 30%
- White bread using a premix: 30%
- Fruit distribution: 10%
- Ease of use: 30%

2 White bread score

We used the recipe for basic white bread provided in the recipe book that came with the machine. Bread was rated on overall appearance, crust colour, evenness of mixing and crumb texture.

3 Premix score

We used KITCHEN COLLECTION bread premix, and made it as instructed for each machine. Bread was rated as for white bread.

4 Fruit distribution score

Rates how evenly raisins were distributed throughout the bread, with points deducted if they were overly chopped or mashed in the process.

5 Ease of use

This included:

- Loading and unloading the pan from the machine, and bread from the pan.
- Reading, understanding and operating the controls.
- Cleaning the pan and the machine.

6 Power failure protection

Machines with this feature will restart the breadmaking from where it left off in the event of a power cut — providing it doesn't exceed the time stated in the table. According to our readers, this is particularly useful in rural and remote areas with an erratic power supply.

7 Shape of loaf

See the photo, far left.

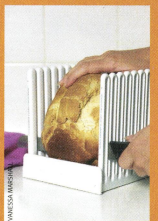
Top 10 readers' tips

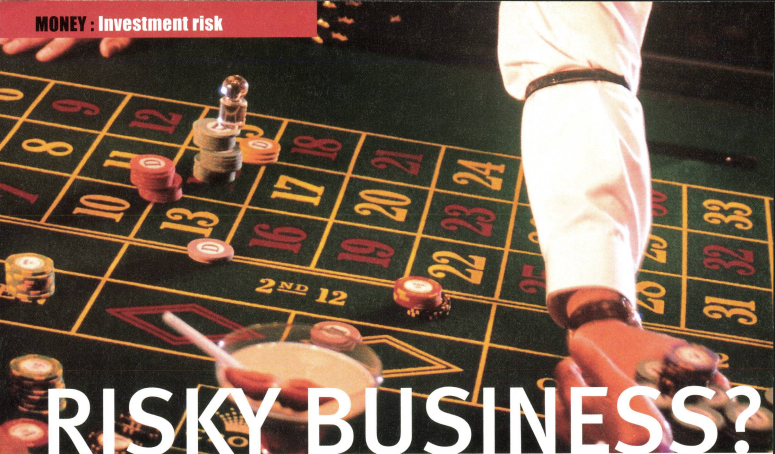
Actually, there are 11 tips — does that make it a baker's 10?

- Several readers have found **warming the water in winter** helps the bread rise.
- Sophie Clapperton recommends **reducing the yeast in summer** to stop the dough over-rising and hitting the lid. John Denham and Ron Richings use **cool water** (less than 20°C) in hot weather.
- It can be hard to slice fresh bread, so Dawn Morrison recommends a **slicing guide** (see below right). "I keep the bread in the guide, wrapped in plastic, and it's ready to slice."
- Several readers recommend buying an **electric knife** to make slicing easier.
- A good set of digital scales may also be a good investment. **Measure ingredients — including water — by weight**, rather than using measuring cups, for greater accuracy.
- To avoid a large hole in the bottom of the loaf, Jeanette Harris and M Kennedy interrupt the cycle at the end of the kneading and **remove the paddle** before replacing the dough in the pan and letting the rising and cooking cycle finish.
- Have trouble fitting the bread in your toaster? Jane Parris and Mike Wolfson made **cardboard templates in the shape of their bread slices** to take round to various retailers when shopping for a new toaster.
- "Pizza dough with toppings freezes well," says Alison Downes. "Make the dough, roll out the base, apply toppings, cover with plastic wrap and freeze. It can be put in a hot oven and cooked with no compromise to taste or texture."
- When cooking with added ingredients like fruit or onions, Andrew Hicks and Diana Cornwell have found that bits tossed out into the bottom of the breadmaker can burn and give off a lot of smoke. Their solution is to put a **plastic cover over the mixing bowl** until the extras are incorporated into the dough. Andrew adds, "I keep the lid of the machine up during this process so I don't accidentally bake the plastic cover!"
- A few readers told us their machines were too noisy to use at night, so if you have an open-plan home your fantasies of waking up to fresh bread may not be realised. Perhaps you could run it in the garage...
- Keep your mind on the job!** Many readers admitted their only failures were due to human error: forgot the yeast, forgot the water, used cornflour instead of flour, etc. And, as Andrea Gillett advises, "Don't forget to put the mixing blade in first. There's nothing worse than wondering why your bread hasn't worked out, then finding the blade on the bench ..."

SLICING GUIDE

The SUNBEAM BM4700 came with this slicing guide, making it easier to hold and slice the bread into reasonably thin slices while still warm and soft. Products like this are available from department and other stores.





RISKY BUSINESS?

How much of a gambler are you with your savings? Here's how to choose investments that match your tolerance to risk.

IN A NUTSHELL

■ Different investments have varying levels of risk, and we're all different in terms of how much risk we can — or want to — take with our money. Here's how to figure out the level of risk you're comfortable with (page 26) and then how to identify appropriate investments (page 28).

You've saved a nest-egg and now you're thinking about where to invest. Can you afford to lose some of the money you've saved? If your answer is 'no', you probably shouldn't take too much risk with it. What kind of investor are you and where should you put your money?

WHAT'S RISK?

'Investment risk' is exposure to the chance your financial expectations won't be achieved. No investment is risk-free. Depending on the investments you choose, there's a chance they could:

- Make less money than you expect or need.
- Make a loss, leaving you less capital than you started with.
- Earn less than alternative investments.
- Fall behind inflation so your buying power is reduced.
- Be performing poorly at a time when you need to sell.
- Not live up to a good past performance within your investment timeframe.
- And of course one major risk of investing in anything at all is the chance that the institution could go belly up (HIH and One.Tel are recent examples). You'd have to

line up with all its other creditors in the hope of getting at least some money back.

Other risks are related to your overall investment strategy — the way you structure your 'portfolio'. Examples include:

- **Borrowing money to invest ('gearing')** has some inherent risks. The ultimate goal is for the investment's value to grow to a point where you make a profit after you've repaid the loan and covered your expenses. The main risk is that the investment will lose value, so your debt isn't covered if you sell it. See our article on *Margin loans*, October 2001, for more information.
- **Investing overseas:** Exposes you to rises and falls in the value of the currency your investments are held in compared with the Australian dollar, as well as to the inherent risk of the investment itself.
- **Personal changes:** Your personal circumstances will probably change regularly through life, and your tolerance to risk may change as a result. For example, when you're young with no dependants, you can afford to take more risks than if you have dependent children or you're getting close to retirement. You'll have to review your investment mix regularly to make sure it still matches your attitude to risk.

A MATTER OF TIMING

Investment markets move in cycles and — obviously — the idea is to buy when prices are low and sell when prices are high. The safest way to end up with more money than you started with is to hold on to your investments for the long term, so you can choose the best time to sell — you'll be able to ride out any short-term slumps and make healthy profits.

WHAT'S VOLATILITY?

The words risk and volatility are often used interchangeably, but they're not the same. Volatility is the main element that makes some investments risky. It's a measure of how often (and by how much) the value of an investment moves up and down.

Highly volatile investments, like shares, can go through dramatic short-term rises and falls. You can make devastating losses during the lows and staggering profits during market highs.

Low-volatility investments, like term deposits, produce lower but more stable returns. They present a different type of risk because the interest they pay mightn't keep up with inflation.

If you buy volatile investments and keep them for the long term (at least seven years), the peaks and troughs usually even out and you should see your money grow. In fact, they usually make better long-term returns than less volatile investments. It's usually only if you intend to regularly buy and sell (trade) — or if you're forced to sell when the market is in a trough — that volatility can be a problem.

See Figure 1, right, for an illustration of the relationship between the volatility and long-term profitability of different types of investment (shares, property, fixed interest and cash). *The right investment mix*, page 28, has more information.

TIP: Only choose high-volatility investments if you're *not* likely to need the money in the short- to medium-term.

EGGS AND BASKETS

We've all heard the golden financial rule: "Don't put all your eggs in the one basket." If you take a tumble or the basket has a hole, there's a big chance all the eggs will break. If you use all your savings to buy one company's shares you could suffer losses if something goes wrong.

Need some help?

This article provides general information to help you understand risk and choose an appropriate mix of investments to match your risk profile. It doesn't provide tailored advice for any individual circumstances. If you're a novice or your circumstances are complicated, it's best to get expert financial advice when deciding on investments.

■ The National Information Centre on Retirement Investments (NICRI) is an independent service set up by the Federal Government to help consumers with investment information (phone (02) 6281 5744).

■ Alternatively you can consult a licensed financial planner. Only ever deal with the authorised representatives of licensed securities dealers or investment advisers, and make sure they're a member of the Financial Planning Association (FPA). The FPA's rules oblige members to provide an explanation of the nature of investment risks in terms you're likely to understand. This explanation has to be given when an adviser makes an oral or written investment recommendation.

Spread your money around or 'diversify', to greatly reduce that risk. You'll need to spread it across types of investment as well as among individual investments (companies, accounts, unit trusts). If one company or type of investment goes through a downturn, some of your other investments should keep producing reliable returns.

Some investments (property) are less 'liquid' than others (shares). There's a risk with less liquid assets that they'll take a long time to sell. This can be a problem if you need your money in a hurry. You may have to hold on to the asset or drop your price.

Figure 1



Source: Intech.

* Hedging is a strategy used to offset the risk of currency fluctuations.

Figure 1 shows how each type of investment has performed over the past 18 years. Investments with the highest long-term returns fluctuate greatly over time and may lose value in some years — but could your circumstances or temperament stand the uncertainty?

How much risk?

Complete our quiz to find out where you sit in terms of investment risk. Answer each question and then match your final score to one of our 'risk profiles'. Then use the information in *The right investment mix*, page 28, as a starting point for identifying appropriate investment types for your risk profile.

THE QUESTIONS

Circle one answer — from (a) to (e) — for each of the following questions. Questions 1 to 4 relate to your tolerance of investment risk. Question 5 measures your investment timeframe. It's a combination of those two factors that will help you to decide where to invest your money.

This quiz is similar to tools used by licensed financial planners to build a profile of their clients. However, it's intended to be used only as a starting point. You need to do some thorough research, consult many sources of information and/or get specific financial advice before you make major financial decisions (see *Need some help?*, page 25).

- Choose one of the following phrases to describe yourself:
 - I understand very little about investments and have no experience.
 - I know there are different kinds of things to invest in, but don't know why you'd choose one or another.
 - I know you need to diversify your investments.
 - I understand volatility and that different investments offer income, growth and tax advantages.
 - I'm experienced with all market sectors and understand the factors that influence risk and returns.
- Assuming you have an amount of money to invest, how would you describe your goals?
 - Safety of my capital would be my primary concern.
 - I wouldn't want to lose my capital and would only accept a minor drop in the value of the investment (what I'd make if I sold it).
 - I would accept some fluctuations in the value of my capital as long as it didn't keep going down for a long time.
 - I'd be prepared for significant fluctuations in the hope of getting higher returns in the long run.
 - I'll accept the risk of making a loss in order to secure the highest possible long-term returns.
- How would you react if the value of your investments declined by more than 10% in one year?
 - I can't accept any decline in the value of my investments.
 - I'd be very worried if my investments fell in value.
 - I'd be somewhat concerned and might seek advice.
 - I'd accept it as a not unusual short-term decline.
 - I wouldn't be concerned at all — it's what you expect as a serious investor.
- You have a sum of money to invest that you don't need for at least 10 years, and the research into a particular investment is favourable. How long would you be prepared to see your investment performing poorly before you cashed it in?
 - I'd cash it in immediately if there was any loss.
 - Less than one year.
 - One to two years.
 - Three to five years.
 - Over five years.
- What is your investment timeframe? How soon do you need the money back?
 - Less than one year.
 - One to three years.
 - Three to five years.
 - Five to seven years.
 - More than seven years.

RISK PROFILES

Match your responses to the questions with one of these risk profiles. Then read *The right investment mix* on page 28 to identify categories that would be appropriate for your risk profile.

CONSERVATIVE

If you scored mostly (a) for questions 1 to 4 and/or if your investment timeframe is short-term (less than one year), you're 'risk averse', not willing or able to accept any fluctuation in the value of your investments. You'll accept lower returns to ensure you don't lose any capital.

You should choose from capital-guaranteed or capital-secured investments only ('cash' and 'fixed interest' under *The right investment mix*), with no money in growth investments like shares. It's less important to diversify (spread your money across a range of investments) if you're investing in things like bank accounts or cash management trusts, where your capital is readily available.

CAUTIOUS

If you scored mostly (b) for questions 1 to 4 and/or your investment timeframe is one to three years, you want to protect your capital and you'll only accept a very low level of risk — go for mainly cash and fixed interest under *The right investment mix*. Spreading your money across a few investments is becoming more important. You should only have a small percentage of your portfolio (if any) in volatile investments like shares or property.



Pleasure and pain

Ray Werden is a financial planner who uses a personal experience to teach his clients about risk. In the early 1990s he borrowed \$27,000 to add to his own \$10,000 to buy overseas shares via a managed fund.

"At the time of the Gulf War the markets took a dive and I'd borrowed such a large proportion of the investment that the fund manager made a 'margin call' on me to the tune of \$20,000.

"When that happens you can either put in the money or shares you own in other companies to that value as additional security, pay off some of the loan or sell up everything.

"I put in more security. Then when things picked up I put some money into a south-east Asian share fund.

"When I sold out in 1993, I'd regained the \$27,000 and made \$24,000 on top, which gave me a clear profit of \$14,000.

"If I'd sold up at the time of the margin call I would've made a huge loss, so I learnt that you can't expect to gain pleasure from investing without going through agony at times."

PRUDENT

If you scored mostly (c) for questions 1 to 4 and/or you have a medium-term investment timeframe (three to five years), you want investments that give you a balanced mix of capital security and growth: fixed interest, cash, shares and property. You're willing to accept some risk but no more than half your portfolio should be in volatile investments.

ASSERTIVE

If you scored mostly (d) for questions 1 to 4 and/or your investment timeframe is five to seven years, you're willing to accept higher volatility for the chance of achieving higher long-term capital growth. You could have up to 75% of your money in growth investments like shares and property. It's important to diversify your investments across types and individual investments. Some cash and fixed-interest investments (25 to 30%) should still be included.

AGGRESSIVE

If you scored mostly (e) for questions 1 to 4 and/or your investment timeframe is long-term (over seven years), you're highly speculative and willing to take quite significant risks for a chance of securing the highest possible returns. You'd feel comfortable with up to 100% of your investment portfolio in highly volatile investments, including overseas shares. It's critical to have a diversified portfolio with different investment types (property and shares) and different individual investments represented.



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The right investment mix

Shares obviously don't behave the same way as bank accounts. In fact, each type of investment (called an 'asset class') has its own:

- Level of volatility.
- Timeframe.
- Expected returns (earnings).
- Tax benefits.

There's also a direct relationship between an investment's level of risk and its likely returns. The higher the risk you're prepared to take, the higher the possible return.

Match your investment profile from *How much risk?*, page 26, with the right mix of investments from the following classes.

You'll also need to choose investments that are appropriate for your investment timeframe. You may need help from a qualified financial planner to get the right combination of investments for your personal needs.

Cash

Bank accounts, bank bills, cash funds. A higher proportion of the total portfolio for investors with a conservative, cautious or prudent risk profile.

- **Volatility:** Low to medium.
- **Expected returns:** Low to medium.
- **Timeframe:** Short-term (minimum one year).
- **Characteristics:** Very little volatility, and the chance of losing your initial capital is minute. Income returns (interest) will vary depending on movements in interest rates. There's a risk the interest they pay may not keep up with the rate of inflation, ultimately leaving you out-of-pocket.

Fixed-interest investments

Government bonds, debentures, bond funds. A higher proportion of the total portfolio for investors with a conservative, cautious or prudent risk profile.

- **Volatility:** Medium.
- **Expected returns:** Medium.

- **Timeframe:** Minimum three to five years.
- **Characteristics:** You'd also run the risk of your returns not keeping up with inflation, but these investments are still capital-secure — the risk of losing your capital is minor.

Property

Houses, offices, factories, property trusts. A higher proportion of the total portfolio for investors with a prudent or assertive risk profile. Invest in property along with shares and fixed-interest investments to provide diversity and smooth out risk for the total portfolio.

- **Volatility:** Medium to high.
- **Expected returns:** Medium to high.
- **Timeframe:** Minimum five years.
- **Characteristics:** Property provides rental income and long-term capital growth. Investing directly in property (rather than through a property trust) can see significant fluctuations in value.

Shares

Shares, share trusts, other listed unit trusts. A higher proportion of the total portfolio for investors with a prudent, assertive or aggressive risk profile. Avoid investing in only one sector of the sharemarket (mining or retail, for example), though there's a risk the whole market could fall (1987, 1994) and take some time for prices to recover.

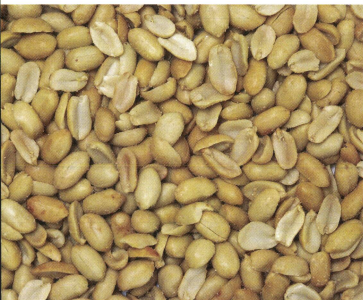
- **Volatility:** High.
- **Expected returns:** High.
- **Timeframe:** Minimum five to seven years.
- **Characteristics:** You should receive income from company dividends and some of these will have a tax advantage. Dividend income will vary depending on the performance/profitability of the company. Your shares may rise or fall in capital value over time.

International investments

Shares, share trusts, fixed-interest funds. A higher proportion of the total portfolio for investors with an assertive or aggressive risk profile.

- **Volatility:** High.
- **Expected returns:** High.
- **Timeframe:** Minimum five to seven years.
- **Characteristics:** International shares provide access to the other 98% of the world's sharemarkets (Australia's share market represents 2% of the world market). They don't provide the same tax advantage as Australian shares. Your investment is subject to the risk of currency fluctuations as well as company performance.





This product *may* contain traces of...

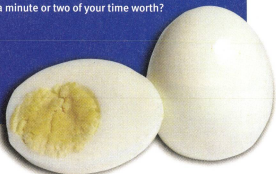
More and more foods carry a warning that they 'may contain' ingredients such as nuts and eggs. Rather than helping people with allergies it just makes life difficult — you can end up avoiding all sorts of foods you probably don't need to, on the off-chance they'll cause a problem or, as research in the UK shows, end up ignoring warning labels all together.

Some manufacturers may use this labelling strategy to avoid responsibility for ensuring their product lines are safe for people with a food allergy: not segregating foods, not cleaning properly between batches, not knowing the full ingredient list themselves...

With new food regulations, labels will have to state when a product intentionally contains a problem food, such as nuts. But this won't help those allergic even to minute quantities unintentionally included. Manufacturers need to take these allergies seriously and produce their foods accordingly, not take refuge behind 'may contain' labels.

COMING TO A SUPERMARKET NEAR YOU...

Pre-boiled and peeled eggs! While it's not as out there as the pre-peeled oranges a colleague once saw on sale in London, at \$2.39 for four vacuum-packed eggs, how much is a minute or two of your time worth?



NUTRITION TIP: GARLIC

Eating garlic may improve your heart health, but you've got to eat a lot — two to four cloves a day — to have an effect. And it seems the effective bits are also the smelly bits, so odourless garlic isn't the answer.

Alcoholic essences update

In March last year we highlighted the dangers of alcoholic food essences — many have a high alcohol content, are available in large bottles and are cheap and easy for underage drinkers to buy.

This warning followed the death of a 15-year-old boy in Victoria in 1999. When the Coroner's verdict was handed down in November last year, the Victorian government decided to ban the sale of alcohol-based food essences in large containers. Vanilla essence in bottles larger than 100 mL will be banned from retail sale, as well as all other flavoured essences larger than 50 mL.

It would be sensible for other states to quickly follow the example.



PHOTOS: WAKESHA MARSHALL



How much is **YOUR CAR** to repair?

The cost of repairs from a minor collision still varies enormously among cars of a similar size.

IN A NUTSHELL

- Poor design and/or expensive parts mean repair bills in a low-speed accident can come to as much as one third of the car's purchase price.
- Low-speed crash tests don't indicate a car's safety — for the latest safety results for small cars, see High-speed crash tests, page 32.

Each year, NRMA INSURANCE picks a number of models new to the market and crashes a pendulum device into their front right-hand corner. This simulates a 15 km/h crash into a fixed barrier or a collision into the rear of another car at about 30 km/h. NRMA technicians then assess the resulting damage.

For models tested in previous years but still available, repair costs are updated using current labour and parts costs.

The insurer wants three outcomes from the test:

- To help determine the insurance premiums for the tested models.
- To encourage manufacturers to keep prices of spare parts low — they can make up more than 80% of the total repair bill.
- To reveal design weaknesses that can be rectified when a new version of the models is on the drawing board.

ANY IMPROVEMENTS?

The repair cost for the vast majority of models is within $\pm 10\%$ of the 2000 bill. There was only one significant improvement: design changes dropped the HOLDEN Barina's bill by an impressive 39%.

The FORD Falcon Forte (pictured above) had the lowest total repair costs, which were also the lowest percentage of the purchase price. Large cars in general cost less to repair than many of the other models in the test.

The DAIHATSU Terios and Sirion and the FORD Ka are now more than 10% dearer to repair than in 2000, making their repair bills the highest in relation to their purchase prices — over 31%.

(Continued on page 32)

Make / model (ranked according to total repair costs, within groups)	REPAIR COSTS				1	
	Total (\$)*	Labour (\$)*	Parts (\$)*	Total as % of purchase price	Purchase price (\$)*	Change compared to 2000
RECREATIONAL 4WDs						
HONDA HR-V, 1.6 L, 3-door, manual, wagon	3247	1034	2213	13.3	24,500	✓
MITSUBISHI Pajero IQ, 1.8 L, 4-door, manual, wagon	3296	1341	1955	11.3	29,270	✗
SUBARU Outback, 2.5 L, 4-door, automatic, wagon	3829	1572	2258	9.5	40,170	✗
SUZUKI Grand Vitara (Aust), 2.5 L, 4-door, automatic, wagon (A)	3841	2011	1830	11.7	32,890	✓
SUZUKI Grand Vitara (Ateco), 2.5 L, 4-door, automatic, wagon (A)	3854	2011	1843	11.7	32,890	✗
SUBARU Forester GX, 2.0 L, 5-door, manual, wagon	4899	1109	3791	16.5	29,680	✗
KIA Sportage 2.0 L, 4-door, manual, wagon	4991	1694	3297	20.0	24,990	✗
DAIHATSU Terios DX, 1.3 L, 4-door, manual, wagon	5883	1619	4264	31.3	18,790	✗✗
HONDA CR-V, 2.0 L, 4-door, manual, wagon	6076	1183	4893	19.0	31,990	✓
SMALL CARS						
HYUNDAI Accent GL, 1.5 L, 3-door, manual, hatch	2969	1335	1634	18.6	15,990	✓
HOLDEN Barina, 1.4 L, 3-door, manual, hatch	3244	709	2536	19.9	16,270	✓✓✓
DAEWOO Matiz, 0.8 L, 5-door, manual, hatch	3630	1607	2023	28.5	12,740	✗
DAEWOO Lanos SE, 1.5 L, 3-door, manual, hatch	3893	1699	2194	27.8	13,990	✗
TOYOTA Echo, 1.3 L, 3-door, manual, hatch	4189	1872	2317	24.1	17,393	✗
KIA Rio, 1.5 L, 5-door, manual, hatch	4611	1816	2795	30.8	14,990	✓
DAIHATSU Sirion, 1.0 L, 5-door, manual, hatch	4707	1585	3122	31.1	15,115	✗✗
MITSUBISHI Mirage, 1.5 L, 3-door, manual, hatch	4827	1680	3147	25.2	19,120	✗
FORD Ka, 1.3 L, 3-door, manual, hatch	5338	1862	3476	33.4	15,990	✗✗
MAZDA 121 Metro Shades, 1.5 L, 5-door, manual, hatch	5527	1933	3594	29.0	19,050	✗
SMALL TO MEDIUM CARS						
SUBARU Impreza RX, 2.0 L, 5-door, manual, hatch	3604	1430	2173	11.6	31,020	✗
SUBARU Impreza WRX, 2.0 L Turbo, 5-door, manual, hatch	4207	1444	2763	10.0	41,940	✗
MITSUBISHI Lancer GLi, 1.5 L, 2-door, manual, coupé	4567	1680	2887	22.9	19,920	✗
HOLDEN Astra City, 1.8 L, 5-door, manual, hatch	5025	1327	3698	22.8	21,995	✓
TOYOTA Corolla Seta Ascant, 1.8 L, 5-door, manual, liftback	5193	1983	3210	24.0	21,680	✗
NISSAN Pulsar ST, 1.8 L, 5-door, manual, hatch	5503	2041	3462	25.4	21,690	Not tested in 2000
HONDA Civic Vi, 1.7 L, 5-door, automatic, hatch	6199	2052	4147	21.4	28,950	✓
NISSAN Pulsar LX, 1.6 L, 4-door, manual, sedan	6232	2199	4033	30.4	20,490	✗
MAZDA 323 Astina Shades, 1.6 L, 5-door, manual, hatch	6267	1787	4480	30.6	20,490	✗
MEDIUM CARS						
TOYOTA Camry Csi, 2.2 L, 4-door, automatic, sedan	3471	1401	2071	11.7	29,775	✗
SUBARU Liberty RX, 2.5 L, 4-door, automatic, sedan	3848	1590	2257	9.9	38,880	✗
MAZDA 626 Classic, 2.0 L, 4-door, automatic, sedan	4741	1470	3271	15.1	31,490	✗
HOLDEN Vectra GL, 2.2 L, 4-door, automatic, sedan	4926	1823	3103	17.2	28,570	✓
LARGE CARS						
FORD Falcon Forte, 4.0 L, 4-door, automatic, sedan	2295	1209	1087	7.2	32,020	✗
HOLDEN Commodore Executive, 3.8 L, 4-door, automatic, sedan	3024	1555	1469	9.2	32,890	✓
MITSUBISHI Magna Executive, 3.5 L, 4-door, automatic, sedan	3027	1330	1698	9.5	31,990	✗
TOYOTA Avalon Conquest, 3.0 L, 4-door, automatic, sedan	4272	1923	2348	12.8	33,365	✗
HONDA Accord V6, 3.0 L, 4-door, automatic, sedan	4472	1642	2830	9.1	49,100	✗
PEOPLE MOVERS						
DAEWOO Tacuma, 2.0 L, 5-door, automatic, wagon	2725	947	1778	10.1	26,990	Not tested in 2000
KIA Carnival, 2.5 L, 4-door, automatic, wagon	4366	1718	2648	13.2	32,990	Not tested in 2000
HOLDEN Zafira, 2.2 L, 4-door, automatic, wagon	4779	1220	3559	14.1	33,990	Not tested in 2000
MAZDA Premacy, 1.8 L, 5-door, automatic, hatch	6302	2012	4289	21.3	29,640	Not tested in 2000
HYUNDAI Trajet GLS, 2.7 L, 4-door, automatic, wagon	7305	2226	5079	18.3	39,990	Not tested in 2000
RENAULT Scenic Dynamique, 2.0 L, 5-door, automatic, wagon	7539	1969	5570	25.2	29,878	Not tested in 2000

* Prices as at October 31, 2001 (incl. GST), and rounded to the nearest dollar. Purchase price includes air conditioning and power steering where available. Air conditioning was regarded as standard equipment on some models that have had extended marketing deals.

(A) Suzuki cars are imported and distributed by a number of companies, resulting in different states getting cars with different specifications and purchase and parts prices. Aust = Suzuki Australia. Ateco = Ateco Suzuki.

Source: NRMA Insurance, 2001.

1 Change compared to 2000

This shows how repair costs for each model have changed since the 2000 test.

- ✗✗ Increased by more than 10%
- ✗ Increased by up to 10%
- ✓ Unchanged or decreased by less than 10%
- ✓✓ Decreased by 10–20%
- ✓✓✓ Decrease by more than 20%

People movers: For the first time, models from this increasingly popular category were included in the low-speed crash tests. And some of the results show that repair costs weren't a major concern for their manufacturers when developing them: the three highest overall repair bills are in this category, with the Hyundai Trajet and Renault Scenic (right) each costing more than \$7000 to repair. On the other hand, the Daewoo Tacuma costs less than \$3000 to repair — one of only three models overall to achieve this. See the table on page 31 for more costs.



High-speed crash tests

The latest round of high-speed crash tests released by the Australian New Car Assessment Program (ANCAP) looked at a number of small cars.

The good news: due to clever design and airbags becoming standard equipment, more and more models in this category have achieved good overall ratings. Small cars are getting safer.

The test consists of two crashes:

■ **Offset crash:** The car is crashed at 64 km/h into a fixed barrier with a crushable aluminium face. Only 40% of the car's front (on the driver's side) impacts with the barrier.

■ **Side-impact crash:** A 950 kg trolley is run into the driver's side at 50 km/h.

There's also a **pedestrian impact test** to estimate injuries to pedestrians struck by a vehicle at 40 km/h — the higher the score, the lower the injury risk. It's not part of the overall rating.

WHAT'S ASSESSED?

The **overall rating** (see the table) is based on:

- An assessment of the car's structure: for example, does the passenger compartment keep its shape, and how far are the steering column or pedals pushed inwards?
- An assessment of the car's restraint system: for example, do the driver and passenger hit any hard parts of the car?
- The measurement of injury risks, using crash test dummies fitted with sensors that measure forces and movements.

Crash test results are only comparable for vehicles of similar weight — as a guide, cars have to be within 230 kg of each other.

MORE RESULTS

For detailed results from this latest round of ANCAP crash testing, as well as the results for all the cars crashed since the start of the program, go to www.choice.com.au and type 'ANCAP' in the search box.

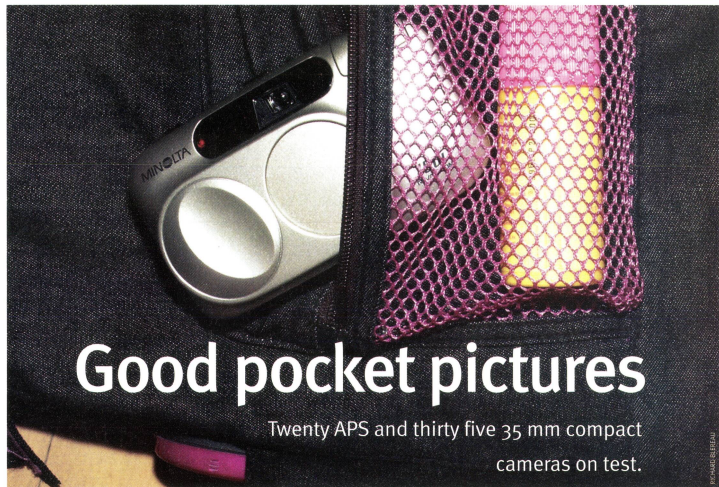
Make / model / year (airbags) (in order of overall rating)	Overall rating (%)	Pedestrian rating (%)	Weight (kg)
HOLDEN Barina City, 2001 on (dual)	82	21	1050
SUBARU Impreza, 9/2001 on (dual)	81	39	1330
HONDA Civic, 2001 on (dual) (A)	79	73	1160
VW Beetle, 1999 on (dual and side) (B)	78	39	1230
KIA Rio, 2001 on (driver) (C)	56	37	1070

Source: ANCAP

- (A) The left-hand-drive European model was used in the offset test by EuroNCAP. Australian specifications may vary and therefore models sold in Australia might provide slightly different levels of protection from those described. Side airbags are standard in Europe, but aren't available in Australia for this model. ANCAP therefore carried out a side impact test of the Australian/New Zealand model.
- (B) The left-hand drive European model was tested by EuroNCAP. Australian specifications may vary and models sold in Australia might provide slightly different levels of protection from those described.
- (C) High risk of life-threatening chest injury for the driver in the side impact test.



The Holden Barina City rated well for safety overall, but you wouldn't want to be hit by it as a pedestrian (see the table, above).



Good pocket pictures

Twenty APS and thirty five 35 mm compact cameras on test.

© PHILIP GILBERT

The good news is all the cameras in this test are pretty good performers, but those at the top of the list will give you better photos than those at the bottom.

You'll also need to decide what specifications suit your needs and whether you'd be better off with an APS or more traditional 35 mm model (see page 35). The tables on pages 34 and 36 will help with some of the technical stuff.

Think about when and where you're most likely to use the camera. Look for a long zoom lens if you're often outdoors or at sporting events, where the subject is more than a few metres away. The KYOCERA/YASHICA Zoomate 165SE, OLYMPUS μ (mju) II Zoom 170 and SAMSUNG Vega 170 have the longest zooms in this test. None of the APS cameras tested has a very long zoom. Indoors, where your subject's likely to be close to you, a wide-angle lens will be more useful, and all the cameras in this test would be suitable.

Shutter delay can make the difference between catching a beaming smile and being stuck with a strange grimace. Any of the models in the *What to buy* list, right, should be quick enough if you use the half-press shutter release mechanism to engage autofocus (see *Shutter delay*, page 36, for more information).

(Continued on page 35)

WHAT TO BUY

APS

CANON Elph LT270 **BEST BUY** \$399

MINOLTA Weathermatic Zoom \$599

35 mm

MINOLTA Riva Zoom 75W \$375

OLYMPUS Viewzoom 80 **BEST BUY** \$199

While the MINOLTA Riva Zoom 75W is the best camera overall in the test, it's quite expensive. The OLYMPUS Viewzoom 80 is a good overall 35 mm performer at a very reasonable price.

If swimming is your thing the MINOLTA Weathermatic Zoom could be just the camera for you. It's a good overall performer, has all the advantages of an APS camera and can survive underwater to a depth of 10 metres. However, if you prefer dry land the CANON Elph LT270 is equal in overall performance, one of the smallest and lightest in the test and a lot cheaper.

IN A NUTSHELL

■ All take acceptable pictures, but 35 mm cameras are generally slightly better than APS.

■ Shutter delay can make a difference when trying to capture fleeting moments. The tables list the cameras with the fastest reactions.

Profiles

The models in the *What to buy* list are profiled in rank order within the two groups, from top to bottom. Prices are recommended retail, as provided by manufacturers in November 2001

APS

35 mm

CANON ELPH LT270

Price: \$399

Equal best overall of the APS cameras, with a reasonably long zoom that's also the sharpest lens of the APS cameras in this test. It's small and light, has reasonable red-eye reduction and acceptable minimisation of disturbing effects (like vignetting, flare, distortion and shutter delay).



BEST BUY

MINOLTA WEATHERMATIC ZOOM

Price: \$599

If you need a waterproof camera this is a good choice: it has the equal best overall score and ease of use score of the APS cameras, combined with better than average picture sharpness, acceptable minimisation of disturbing effects and reasonable red-eye reduction.



However, it's pricey, bulky, the heaviest APS camera by quite a margin and has lower than average APS viewfinder accuracy.

MINOLTA RIVA ZOOM 75W

Price: \$375

The best overall score and equal best picture quality score of the 35 mm cameras. It has the sharpest lens of the 35 mm cameras, minimal disturbing effects and excellent red-eye reduction.

Although its zoom lens isn't long enough for outdoor sports, it's one of the widest in this test at 28 mm, which could be handy indoors.



OLYMPUS VIEWZOOM 80

Price: \$199

A good performer overall at a very reasonable price. It has a sharp lens with acceptable minimisation of disturbing effects, better than average flash performance and reasonable red-eye reduction.

It's let down a little by lower than average viewfinder accuracy for a 35 mm camera, but most compacts suffer from this problem to some extent. It had some minor damage after our drop test, but was still usable (see *Wet-n-wild*, far right, for more on this).



BEST BUY

WHAT ABOUT THE REST

All the cameras in this test can produce acceptable photos. Despite their differences, you'd probably be happy with almost any of them if you found it at a good price.

It's hard to see any justification for the \$2500+ price tag for the **CONTAX TVS 111** and \$1895 for the **LEICA Minilux Zoom 35 mm** models. Our user panel didn't like the feel of the **CONTAX** and, although the two cameras have some of the sharpest lenses in this test, their overall performance isn't exceptional.

For detailed notes explaining features and specifications in the tables, see overleaf.

APS cameras

Brand / model
(in rank order)

CANON Elph LT270
MINOLTA Weathermatic Zoom
FUJIFILM Nexia 220ix Z
KODAK Advantix C700
MINOLTA Vectis 3000
MINOLTA Vectis 300L
CANON Elph LT260
OLYMPUS iZoom 2000
CANON Elph II
FUJIFILM Nexia 3100ix
OLYMPUS iZoom 3000
KONICA Revio II
KODAK Advantix F600
NIKON Nuvis V
KONICA Revio Z2
KONICA Revio Z3
PENTAX Eflina T
SAMSUNG Rocus 210i
KODAK Advantix T700
KYOCERA Socius

PERFORMANCE

1 Overall score (%)	2 Picture quality score (%)	3 Ease of use score (%)
73	78	60
73	74	71
71	77	57
71	76	60
71	76	62
70	76	56
69	74	57
69	74	58
67	71	58
67	70	60
67	73	53
66	72	51
65	68	57
65	69	57
63	67	55
62	62	60
62	59	69
59	59	57
56	57	54
54	53	55

From page 33

Similarly, look for a flash that'll give you a reasonable range and effective red-eye reduction, but don't expect too much. The MINOLTA Riva Zoom 75W has a reasonably long flash range and good red-eye reduction, as well as being our overall top scorer. It's not the cheapest camera, but would be a good choice if you need a longish flash. There's more detail in *Flash range*, page 37.

35 mm vs APS

APS cameras are usually smaller and lighter than 35 mm compacts and have some helpful features, such as almost foolproof film loading and a choice of three formats — the classic (C), which is similar to 35 mm, the wider (H) and panorama (P) for those memorable holiday vistas.

Most APS cameras can also record some print quality improvement (PQI) information on the film. This tells the printing machine about the conditions under which each frame was taken, which helps get the best quality when printing. APS-equipped processing labs are now more common than they were in January 2000, when we last reported on these products, but they're still not as widespread as 35 mm labs.

Picture quality is still slightly better with 35 mm compacts, but there's not much in it. If you're likely to want enlargements bigger than 12.5 x 18 cm, a 35 mm would probably be a better option because it's less likely to show the grain in the film.

As a general rule, processing costs are lower with 35 mm film, but it pays to shop around for a lab that'll give you a satisfactory mix of quality and cost, regardless of the format you're using.

Wet-n-wild

■ In general these cameras are pretty tough. Only the RICOH RZ-115, FUJIFILM Nexia 3100ix, OLYMPUS μ (mju) II Zoom 170, OLYMPUS Viewzoom 80 and KYOCERA/YASHICA Zoomate 105SE showed slight damage after being repeatedly dropped half a metre onto a wooden bench.

■ The FUJIFILM Nexia 3100ix and OLYMPUS μ (mju) II Zoom 170 claimed to be shower-resistant and they both passed our shower test. However, the shower resistance on the OLYMPUS failed after the drop test, but the camera still worked.

■ The MINOLTA Weathermatic Zoom and CANON Sureshot A1 claim water resistance to a depth of 10 m and 5 m respectively and both passed.

THE TEST

We retested 21 of the cameras from our January 2001 test and added 34 new models. There've been some changes to our scoring method since then, so you can't compare scores from that test with this one.

FEATURES		SPECIFICATIONS									
Eye-Action	5 Date marking	6 Shutter delay (seconds)	7 Focal length (mm)	8 Film speed range (ISO)	9 Flash range	Dimensions (L x H x D, mm)	Weight (g)	Origin	Warranty (years)	Manufacturer / distributor	10 Price (\$)
	✓	0.6 / 0.3	24-65	25-10000	0.45(W&T) to 5.2(W); 2.9(T)	96 x 65 x 36	192	Not stated	1	Canon	399
	✓	0.6 / 0.3	30-50	100-3200	0.55(W & T); 0.4(T) to 5.1(W); 3.2(T)	128 x 80 x 74	372	China	2	Hagemeyer	599
	✓	1 / 0.7	22.5-45	100-400	0.9(W & T) to 5.0(W); 2.5(T)	121 x 65 x 41	193	Indonesia	1	Hanimex	149
	✓	0.9 / 0.3	30-60	50-1600	0.8(W & T) to 5.5(W); 4.6(T)	122 x 67 x 45	261	Indonesia	1	Kodak	379
	✓	0.7 / 0.5	22-66	25-3200	0.4(W&T) to 3.6(W); 2.2(T)	103 x 60 x 32	184	China	2	Hagemeyer	599
	✓	0.8 / 0.7	24-70	25-3200	0.5(W&T) to 4.7(W); 2.4(T)	100 x 61 x 31	166	China	2	Hagemeyer	499
	✓	0.6 / 0.4	26-52	25-10000	0.45(W & T) to 5.8(W); 3.6(T)	94 x 63 x 30	174	Taiwan	1	Canon	299
	✓	0.7 / 0.4	25-50	25-3200	0.6(W & T) to 3.4(W); 1.8(T)	90 x 61 x 34	148	China	1	R Gunz	370
	✓	0.6 / 0.4	23-46	25-10000	0.45(W & T) to 4.2(W); 3.1(T)	88 x 58 x 26	188	Japan	1	Canon	449
	✓	0.7 / 0.4	23-70	25-3200	0.6(W & T) to 4.5(W); 2.7(T)	100 x 62 x 36	202	Indonesia	1	Hanimex	399
	✓	0.7 / 0.5	21-58	25-3200	0.6(W); 0.8(T) to 4.8(W); 1.9(T)	93 x 62 x 36	166	China	2	R Gunz	429
	✓	0.8 / 0.5	23-50	25-3200	0.5(W); 0.35(T) to 4.8(W); 2.4(T)	93 x 58 x 31	155	Not stated	2	Konica	379
	✓	0.8 / 0.6	30-60	50-1600	0.6(W & T) to 7.7(W); 4.1(T)	118 x 63 x 39	234	China	1	Kodak	229
	✓	1 / 0.5	22.5-66	50-1600	0.45(W&T) to 4.2(W); 2.8(T)	92 x 63 x 33	176	Thailand	3	Maxwell Optical	499
	✓	0.7 / 0.4	24-48	25-3200	0.5(W); 0.4(T) to 5.9(W); 3.1(T)	95 x 57 x 28	168	China	2	Konica	345
	✓	0.8 / 0.5	21-58	25-3200	0.8(W); 0.6(T) to 4.8(W); 2.4(T)	100 x 61 x 32	191	China	2	Konica	445
	✓	1.2 / 0.5	23-69	25-10000	0.65(W & T) to 3.5(W); 2.0(T)	95 x 60 x 31	218	Philippines	1	CR Kennedy	499
	✓	1 / 0.7	28-56	50-1600	1.4(W); 1.7(T) to 4.0(W); 2.1(T)	100 x 60 x 31	173	Korea	2	Samsung	250
	✓	0.6 / 0.4	25-50	50-1600	0.6(W&T) to 6.4(W); 3.4(T)	93 x 66 x 39	182	China	1	Kodak	349
	✓	1.2 / 0.7	21-42	50-3200	0.35(W); 0.5(T) to 3.1(W); 2.1(T)	103 x 52 x 28	141	China	2	Tasco	310

Features they (almost) all have

- Autofocus, with an aiming point in the viewfinder.
- Zoom lens, except the **CANON Sureshot A1**.
- Half-press shutter release button to hold focus.
- Programmed automatic exposure control.
- Built-in flash that operates automatically if the light conditions require it. The auto flash can be turned off on all models, for situations where you want mood lighting.
- Fill-in flash, except the **FUJIFILM Nexia 220ix Z**. This helps to make the scene look more natural when the subject is less well lit than the background (for example, an indoor shot of a person in front of a window).
- Red-eye reduction.
- Flash interlock (stops the camera taking a picture if the flash isn't ready to fire), except the **KODAK Advantix F600**.
- Indication of correctly loaded film (all 35 mm models; with APS models you simply drop the film into the camera and close the flap).
- Lithium battery, except the **KYOCERA/YASHICA Zoomate 70**, which uses alkalines.
- Battery check.
- Lens protection.
- Self-timer, except the **FUJIFILM DL270 Zoom Super**.
- Tripod socket.



All the cameras have an LCD screen that shows essential exposure information and an LCD frame counter.

- (A) No zoom lens.
 (B) Maximum distance using slide film 4.4(W); 2.2(T)
 (C) Maximum distance using slide film 5.3(W); 1.8(T)
 (D) Maximum distance using slide film 5.3(W); 2.8(T)

1 Overall score

The overall score is a combination of picture quality and ease of use, weighted as follows:

- Picture quality: 70%.
- Ease of use: 30%.

2 Picture quality score

For picture quality we assessed the following:

- Optical quality (for example, picture

sharpness, focus accuracy and distortion of straight lines): 55%.

- Flash performance (exposure accuracy, uniformity and red-eye removal): 20%.

■ Viewfinder accuracy (is what you see through the viewfinder what you'll actually get in the photo?): 10%.

- Minimisation of disturbing effects (vignetting, flare, distortion and shutter delay): 15%.

3 Ease of use

Our panel assessed ease of use of the following:

- Overall feel — bulk, weight, balance and ease of carrying: 10%.
- Preparation — loading film, batteries

35 mm cameras

Brand / model (in rank order)	1 Overall score (%)	2 Picture quality score (%)	3 Ease of score (%)
MINOLTA Riva Zoom 75W	79	84	67
CANON Sureshot A1 (A)	77	81	65
OLYMPUS Viewzoom 80	77	82	65
KYOCERA / YASHICA Zoomate 165SE	76	80	64
MINOLTA 115 Riva Zoom	76	84	57
NIKON Lite Touch Zoom 70W AF	76	82	62
OLYMPUS Viewzoom 120	76	78	71
SAMSUNG Fino 105SE	75	84	53
LEICA Minilux Zoom	74	83	53
CANON Sureshot 105S	73	77	65
FUJIFILM Zoomdate 145	73	80	56
CANON Sureshot Zoom 85N	72	77	59
KONICA Lexio 115	72	79	56
PENTAX Espio 105S	72	75	66
CONTAX TVS III	71	81	48
KONICA Z-up 70VP	71	77	55
OLYMPUS μ (mju) II Zoom 170	71	77	59
KYOCERA / YASHICA Zoomate 105SE	70	80	47
CANON Sureshot Classic 120	69	73	59
SAMSUNG Fino 1050XL	69	77	50
CANON Sureshot 65	68	74	52
NIKON Lite Touch Zoom 120ED	65	64	65
SAMSUNG Vega 170	63	63	64
OLYMPUS μ (mju) II Zoom 80	62	61	62
MINOLTA Riva Zoom 150	61	62	61
PENTAX Espio 120SW	61	61	61
RICOH RZ-140	60	65	51
SAMSUNG Fino 700XL	60	63	52
KONICA Z-Up 110 VP	59	62	53
OLYMPUS Super Zoom 140S	59	61	56
RICOH RZ-115	58	60	53
FUJIFILM DL270 Zoom Super	57	59	52
KYOCERA / YASHICA Zoomate 70	57	60	50
SAMSUNG Fino 140S	56	58	52
MINOLTA Riva Zoom 70	55	57	50

and setting time and date: 10%.

- Taking pictures — controls, warnings, gripping the camera without obstructing the flash, clarity of LCD screen and markings on the camera body, default settings, type of zoom and ease of framing a shot: 50%.
- Viewfinder: 15%.
- Film rewinding: 5%.
- Instructions: 10%.

4 Red-eye reduction

There are a number of systems designed to deal with red-eye — single pre-flash (SP), multiple pre-flashes (MP), a light beam (LB) or a flashing light beam (FLB) — and all seemed to work to some extent to reduce this

problem. The longer the bar in the column, the more effective was the red-eye reduction. The **KONICA Lexio 115** and **Revio Z2** have no bars because we couldn't see any effect from their red-eye reduction system.

5 Date marking

A tick in this column indicates the camera can record the date the photo was taken on the back of the print. Some APS cameras can also add a preset comment, which is indicated by 'C'.

6 Shutter delay

The first number is the time it takes the camera to open the shutter (take a

FEATURES		SPECIFICATIONS									
Eye-tion	5 Date marking	6 Shutter delay (seconds)	7 Focal length (mm)	8 Film speed range (ISO)	9 Flash range	Dimensions (L x H x D; mm)	Weight (g)	Origin	Warranty (years)	Manufacturer / distributor	10 Price (\$)
	✓	0.6 / 0.4 1 / 0.5	28-75 32-32 (A)	25-3200 25-3200	0.4(W & T) to 8.4(W); 3.3(T) 0.45 to 4.8 (A)	121 x 67 x 44 134 x 89 x 62	283 345	China China	2 1	Hagemeyer Canon	375 319
	✓	0.6 / 0.4 0.8 / 0.3	38-80 38-165	50-3200 100-800	0.8(W&T) to 6.2(W); 3.1(T) (B) 0.9(W); 1.1(T) to 5.5(W); 3.0(T)	131 x 73 x 60 115 x 65 x 54	331 264	China China	2 2	R Gunz Tasco	199 550
		0.7 / 0.4	37.5-115	25-3200	0.6(W); 0.55(T) to 7.2(W); 3.0(T)	113 x 61 x 40	244	China	1	Hagemeyer	299
	✓	0.9 / 0.6 0.6 / 0.4	28-70 38-120	100-400 50-3200	0.9(W); 1.2(T) to 4.7(W); 2.7(T) 0.8(W&T) to 7.5(W); 2.5(T) (C)	117 x 64 x 42 132 x 74 x 58	239 327	China China	3 2	Maxwell Optical R Gunz	250 299
		0.6 / 0.4	38-105	50-3200	0.8(W); 1.0(T) to 4.5(W); 2.0(T)	114 x 66 x 44	224	China	2	Samsung	250
		0.6 / 0.4	35-70	25-5000	0.7(W&T) to 7.5(W); 4.0(T) (D)	125 x 74 x 45	413	Not stated	1	Adeal	1895
	✓	0.8 / 0.2	38-105	25-3200	0.6(W&T) to 9.2(W); 3.5(T)	120 x 65 x 49	292	Not stated	1	Canon	299
		0.7 / 0.4	38-145	50-3200	0.8(W&T) to 7.5(W); 2.5(T)	123 x 70 x 60	285	Indonesia	1	Hanimex	389
	✓	1.1 / 0.5	35-85	25-3200	0.6(W & T) to 7.5(W); 3.5(T)	123 x 64 x 46	268	China	1	Canon	249
		0.7 / 0.4	38-115	25-3200	0.6(W&T) to 7.1(W); 2.5(T)	112 x 63 x 40	232	Not stated	2	Konica	399
		0.6 / 0.4	38-105	25-3200	0.65(W&T) to 5.8(W); 2.4(T)	119 x 71 x 55	282	China	1	CR Kennedy	269
	✓	1.1 / 0.7	30-60	25-5000	0.5(W&T) to 4.9(W); 3.1(T)	118 x 65 x 41	363	Japan	2	Tasco	2569
		0.7 / 0.4	35-70	25-3200	0.8(W&T) to 4.5(W); 2.4(T)	117 x 67 x 43	249	Not stated	2	Konica	185
		0.9 / 0.4	38-170	50-3200	0.8(W&T) to 7.1(W); 2.6(T)	124 x 68 x 54	314	China	2	R Gunz	599
		0.5 / 0.3	38-105	100-800	0.8 (W&T) to 5.8(W); 2.8(T)	112 x 63 x 46	227	China	2	Tasco	329
	✓	0.8 / 0.2	38-120	25-3200	0.6(W & T) to 5.8(W); 3.4(T)	115 x 63 x 45	301	Taiwan	1	Canon	499
	✓	0.7 / 0.4	38-105	50-3200	0.8(W); 1.0(T) to 4.5(W); 2.0(T)	113 x 64 x 45	231	China	2	Samsung	250
		0.9 / 0.4	38-65	25-3200	0.6(W&T) to 6.5(W); 4.1(T)	122 x 69 x 46	262	Not stated	1	Canon	165
	✓	1.1 / 0.5	38-120	50-3200	0.75(W); 0.8(T) to 5.8(W); 2.8(T)	116 x 61 x 47	245	China	3	Maxwell Optical	425
		0.8 / 0.4	38-170	50-3200	0.6(W); 0.9(T) to 4.4(W); 2.1(T)	117 x 67 x 52	293	Korea	2	Samsung	650
	✓	0.7 / 0.4	38-80	50-3200	0.6(W & T) to 6.2(W); 3.1(T)	115 x 62 x 47	222	China	1	R Gunz	400
	✓	0.7 / 0.3	37.5-150	25-3200	0.6(W); 0.85(T) to 6.5(W); 2.8(T)	113 x 61 x 50	226	China	2	Hagemeyer	599
	✓	1 / 0.6	28-120	25-3200	0.5(W&T) to 4.6(W); 2.2(T)	112 x 62 x 43	225	Philippines	1	CR Kennedy	559
		0.7 / 0.5	38-140	50-3200	0.8(W&T) to 5.4(W); 2.1(T)	121 x 68 x 57	301	China	2	Ricoch	349
	✓	1 / 0.7	38-70	50-1600	1.3(W); 1.6(T) to 5.5(W); 3.1(T)	112 x 65 x 38	214	Korea	2	Samsung	180
	✓	0.6 / 0.4	38-110	25-3200	0.8(W & T) to 7.9(W); 2.7(T)	121 x 70 x 54	297	China	2	Konica	275
	✓	0.7 / 0.4	38-140	50-3200	0.6(W); 0.9(T) to 9.1(W); 3.3(T)	120 x 65 x 48	288	Hong Kong	2	R Gunz	420
	✓	0.7 / 0.4	38-115	100-3200	0.8(W & T) to 6.1(W); 2.3(T)	120 x 71 x 56	229	Malaysia	2	Ricoch	269
		0.8 / 0.3	35-70	100-400	0.8(W); 1.0(T) to 3.5(W); 1.8(T)	117 x 68 x 50	259	China	1	Hanimex	169
	✓	0.5 / 0.4	38-70	100-800	1.1(W & T) to 5.7(W); 2.8(T)	128 x 73 x 46	315	China	2	Tasco	189
	✓	1.1 / 0.4	38-140	50-3200	0.84(W); 0.98(T) to 5.74(W); 3.21(T)	115 x 68 x 48	264	Korea	2	Samsung	380
		0.3 / 0.2	35-70	100-400	1.3(W); 1.7(T) to 4.3(W); 2.8(T)	128 x 73 x 51	287	China	2	Hagemeyer	189

picture) after you press the shutter release button. The second is the time it takes to open the shutter if the shutter release button is first half depressed, causing the camera to engage its autofocus mechanism. In either case a delay of more than half a second is considered too slow, making it very difficult to anticipate the action — which means that for the former case, all but three of the cameras aren't fast enough: the KYOCERA/YASHICA Zoomate 105SE and 70 and the MINOLTA Riva Zoom 70.

7 Focal length (mm)

For 35 mm cameras, a focal length of 50 mm most closely represents what

the human eye sees (40 mm for APS cameras). Anything smaller than this is called wide-angle: the smaller the number, the wider the angle of view and the more of the subject you can fit into your picture.

Higher focal lengths narrow the angle of view and make distant subjects appear closer (telephoto). A zoom lens allows you to vary the focal length and gives you much more versatility in fitting a subject into your photo.

Extreme focal lengths (both high and low) tend to increase the distortion of a photo: the lens makes straight lines appear curved, particularly towards the edges of the picture.

8 Film speed range

This tells you which film speeds the camera can adjust to. The higher the ISO number, the more light-sensitive the film is, allowing you to capture fast-moving objects or to take pictures in poor light.

Most APS models can adapt to a wide range of film speeds. However, currently there's only ISO 100, 200 and 400 film available in Australia for them.

9 Flash range

This is the distance at which the flash will work effectively. Too close and the subject will be too brightly lit, too far away and there won't be enough

light to expose the film correctly.

Zoom lenses affect the flash range because they change the effective maximum aperture of the lens, which varies the amount of light reaching the film. The numbers in this column are for widest angle (W) and maximum telephoto (T).

10 Price

This is the manufacturer's recommended retail price. For 35 mm cameras add another \$60 or more for the dateback version, if one is available.

STICK BLENDERS

Some can handle harder foods, some only soft — choose the right type for your cooking habits.

IN A NUTSHELL

■ On test: 10 stick or 'stab' blenders, for performance, ease of use (including cleaning) and safety.

■ Blending soft foods is a breeze for all the blenders, but you'll have to pay more for a model to chop hard foods as well. The What to buy list has models for both needs.

1 PERFORMANCE

Brand / model
(in performance order within groups)

Pumpkin soup
score (%)

Mayonnaise
score (%)

SUITABLE FOR SOFT AND SOME HARD/DRY FOODS

SUNBEAM Stickmaster Plus SM6210

100

85

BRAUN Multiquick MR430CA

100

85

BREVILLE HB90

100

85

KENWOOD HB650

100

85

BAMIX Mono 00120

100

80

SUITABLE FOR SOFT FOODS ONLY

TIFFANY SM305

100

80

BREVILLE HB15

100

80

BRAUN Multiquick MR290

100

75

CHIEF CFHB20

100

50

RONSON 2TK-8364

100

50

* Prices are recommended retail, as supplied by manufacturers in October 2001.

na Not applicable: the instructions don't recommend the blender for this kind of food.

(A) While these models can make an attempt at chopping these kinds of food, we wouldn't recommend them if you want to do it frequently.

(B) Blade and guard only — not shaft.

PHOTOS: JAMES MARSHALL

They're useful for puréeing cooked vegetables, soups or sauces; blending, say, mayonnaise, fruit smoothies or milk shakes; and some can also manage other tasks — chopping dry ingredients, from nuts or carrots to breadcrumbs or herbs, whipping egg whites or cream and/or crushing ice.

The long, thin shape makes it easy — there's no need to transfer the contents of a jug or saucepan into a bowl, just pop the rod straight in. And if both the blade and the blade shaft are removable for easier cleaning, that's even better.

WHAT CAN THEY DO?

If you want to chop more than the occasional few nuts, you're best to get one with an attachment designed for it. Models with this attachment were mostly excellent for both carrots and nuts — the table shows which attachments each model has. For chopping larger quantities of raw vegetables, however, you'd be better off using a food processor, as the chopper attachments can only manage small amounts suitable for, say, a garnish or sandwich.

Nine of the blenders cost well under \$100; the **BAMIX Mono 00120** was \$195, but was the cheapest model available in that brand. See *Performance*, below, for the foods we tested them on.

They're all great with soft foods and most managed mayonnaise well. If that's all you'll use one for, you can pick quite a cheap model — see *What to buy*, right, for our recommendations.

RECIPES

CHOICE Online has some great recipes to make with a stick blender; go to www.choice.com.au, click on 'food' in 'browse by category', then on 'recipes' on the right — scroll down to find soups, frozen fruit smoothies and healthy dips.

WHAT TO BUY

For soft and some hard/dry foods:

SUNBEAM Stickmaster Plus	\$70
BRAUN Multiquick MR430CA	\$86
BREVILLE HB90	\$80
KENWOOD HB650	\$70

If ice is a priority:

BAMIX Mono 00120	\$195
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For soft foods only:

TIFFANY SM305 ★TEST BUY★	\$20
BREVILLE HB15	\$40
BRAUN Multiquick MR290	\$35

Our Best Buy for soft foods, the **TIFFANY**, can also chop some dry foods (like nuts and herbs), though not as well as the models with the appropriate attachments — you probably wouldn't find it satisfactory if you used it for that often. And the **SUNBEAM** has a try at crushing ice, though not nearly as effectively as the **BAMIX**.

				ATTACHMENTS			SPECIFICATIONS			
Tests score	Nuts score (%)	Ice score (%)	2 Ease of use score (%)	Chopper	Whisk	3 Removable blade shaft	Warranty (years)	Origin	Manufacturer / distributor	Price (\$)*
	100	25 (A)	78	✓		✓	1	Slovenia	Sunbeam	70
	100	na	73		✓	✓	1	Spain	Gillette	86
	100	na	80	✓	✓	✓	1	Spain	Breville	80
	100	na	75	✓	✓	✓	1	China	Hagemeyer	70
	75	90	80	✓	✓	✓ (B)	5	Switzerland	Cambur Industries	195
	50 (A)	na	63				1	China	GAF Control	20
	na	na	63			✓	1	China	Breville	40
	na	na	73				1	Mexico	Gillette	35
(A)	na	na	70				1	China	Mistral International	20
	na	na	63				1	China	Housewares International	30

1 Performance

We tested each blender's performance on a variety of foods and tasks: puréeing pumpkin soup and blending mayonnaise with all of them, and chopping carrots, fine-chopping nuts and crushing ice with those whose instructions said they could do it.

2 Ease of use

We assessed cleaning, controls, comfort and grip, weighted as follows:

- Cleaning: 50%
- Controls: 25%
- General comfort and grip: 25%

3 Removable blade shaft

This makes cleaning easier.

PROFILES

Models in the *What to buy* list are profiled in rank order from left to right, within groups. They're all excellent for dealing with soft foods like puréeing

FOR SOFT AND SOME HARD/DRY FOODS

SUNBEAM STICKMASTER PLUS SM6210

Price: \$70

GOOD POINTS

- Excellent for chopping carrots evenly and nuts finely and very good for thickening mayonnaise.
- It makes an attempt at crushing ice, which puts it a nose in front of the following three models, which rated equal to it for the other performance categories.
- Easy to use: good controls, light and easy to clean — the blade shaft is dishwasher-safe.
- Comes with a chopper attachment.

BAD POINTS

- Some extra storage space is required for the chopper attachment.

BRAUN MULTIQUICK MR430CA

Price: \$86

GOOD POINTS

- Excellent for chopping carrots evenly and nuts finely and very good for thickening mayonnaise.
- Easy to use: good controls, the lightest in the test and easy to clean — the blade shaft is dishwasher-safe.
- Comes with chopper and whisk attachments.

BAD POINTS

- The instructions don't say it can crush ice.
- The on button requires some pressure to operate.
- Some extra storage space is required for the attachments.

BREVILLE HB90

Price: \$80

GOOD POINTS

- Excellent for chopping carrots evenly and nuts finely and very good for thickening mayonnaise.
- Equal best for ease of use: good controls, comfortable grip and easy to clean.
- Comes with chopper and whisk attachments.

BAD POINTS

- The instructions don't say it can crush ice.
- Some extra storage space is required for the attachments.
- The metal guard may scratch saucepans, bowls or jugs during use.

FOR SOFT FOODS ONLY

TIFFANY SM305

Price: \$20

GOOD POINTS

- Good for blending.
- It can chop some dry foods, such as nuts, though the models above did it better. You'd only want to use it for this sort of task occasionally.

BAD POINTS

- Equal worst for ease of use: uncomfortable to grip and a bit tricky to clean, due to a gap around the switch and a blade shaft that's not removable.

BEST BUY

BREVILLE HB15

Price: \$40

GOOD POINTS

- Good for blending.
- The blade shaft is dishwasher-safe.
- Has a hook so it can be hung up for easy storage.

BAD POINTS

- The instructions don't say you can use it to chop or crush harder foods.
- Equal worst for ease of use: it can be hard to set the speed and a bit awkward to use.
- Vents around the motor can allow moisture inside.

BRAUN MULTIQUICK MR290

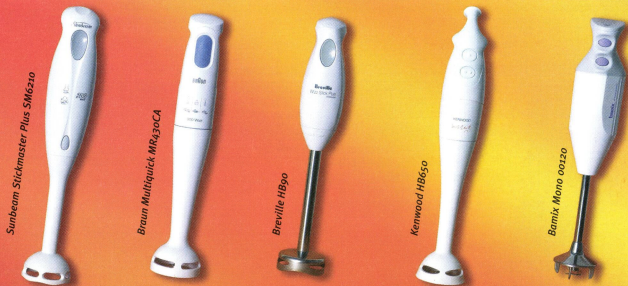
Price: \$35

GOOD POINTS

- Good for blending.
- Easy to use: light with a comfortable grip.

BAD POINTS

- The instructions don't say you can use it to chop or crush harder foods.
- A bit tricky to clean, due to a gap around the switch and a blade shaft that's not removable.



If ice is important:

KENWOOD HB650

Price: \$70

GOOD POINTS

- Excellent for chopping carrots evenly and nuts finely and very good for thickening mayonnaise.
- Easy to use: good controls and easy to clean — all attachments and the blade guard are dishwasher-safe.
- A long cord with good storage; it can be wrapped and clipped around the motor unit.
- Comes with chopper and whisk attachments.

BAD POINTS

- The instructions don't say it can crush ice.
- The on button requires some pressure to operate.
- Some extra storage space is required for the attachments.

BAMIX MONO 00120

Price: \$195

GOOD POINTS

- Very good for chopping carrots, good for blending mayonnaise and chopping nuts finely, and the only model to make very good crushed ice.
- Equal best for ease of use: good controls, comfortable grip, easy to clean and store.
- The metal guard and blade are removable and don't stain.
- Has a five-year warranty.
- Comes with chopper and whisk attachments, which are smaller than the others.
- Another (larger) chopper/grinder attachment (the 'wet & dry processor') is available for \$55.

BAD POINTS

- It's very expensive.
- The metal guard may scratch saucepans, bowls or jugs during use.
- The heaviest model tested.

What about the rest?

- The CHIEF CFHB20 and the RONSON 2TK-8364, while relatively cheap and excellent for puréeing soft foods like soup, scored the lowest (50%) for blending mayonnaise. The CHIEF can chop hard foods like carrots, but only scored 25% for it. The RONSON was equal worst for ease of use, and neither model has a removable blade shaft to make cleaning easier.



Safety

All the models have a **stop release** mechanism, which shuts them down as soon as you take your finger off the button. A **guard around the blade** helps prevent contact with moving parts.

As the processing blades are very sharp, however, stick blenders should be handled with care; don't let children use one, and follow these tips:

- Be careful that the cord doesn't get in the way of the blade.
- Turn it off and unplug it before disassembling or cleaning.
- Don't immerse the motor unit in water.
- Don't use it non-stop for longer than a minute — if necessary use pulse action. They need five minutes to cool down after each minute of continuous use.



The blade the blenders come with (left), and chopper and whisk attachments for some models.

FOR PEOPLE WITH A DISABILITY

We used guidelines provided by an occupational therapist from the Independent Living Centre to assess the blenders for ease of use by people with a disability. None is recommended for people with poor vision because the exposed blade means there's a risk of cutting the user or the cord.

- For people with painful or weak hands, the BRAUN Multiquick MR290, BREVILLE HB90 and TIFFANY SM305 are best of the models in the *What to buy* list, as their buttons and settings are easy to use and press, they have a large grip and they're light and easy to clean.
- Most models are simple to operate and suitable for people with a cognitive impairment.

ALL OVER THE WORLD, BOYS ARE IN TROUBLE

CHOICEBOOKS

What **IS**
the matter
with boys?

Showing
boys
the way
towards
manhood

Peter West

- They're doing worse than girls at school
- They're in trouble on the street
- Suicide rates are high
- Underneath a tough exterior, many are looking for direction

Are you worried
your son isn't doing
as well as he could?

*Then you need to read
this book*

As Dr Peter West travels around schools he keeps tripping over boys. Boys sitting in corridors waiting to be reprimanded for disrupting class. Boys going on messages. Boys trailing along the street late for school. In almost every school boys seem to be *outside* classrooms, so when he first heard they weren't doing as well as girls, he wasn't too surprised.

For many years he's badgered and bothered countless students, parents and teachers with ideas about raising boys and this book is the result. Its 17 chapters range over a diversity of topics, including *Boys in Families*, *Suicide-proofing our Boys*, *Why Fathers Still Matter*, *What Does It Mean To Be a Boy?*, *Behaviour in the Home*, *Two Boys at Puberty*, *Men — This is Your Life*, *Motivating Boys* and *Behaving at School*.

What Is the Matter with Boys? provides parents with wide-ranging, practical ideas for raising boys and pointers to schools about educating them. It combines hard research and wisdom from the lives of not so rich and not very famous mums and dads, all doing their best bringing up boys in an unpredictable, ever-changing world.

Dr Peter West is Head of the Research Group on Men and Families at the University of Western Sydney and one of Australia's leading commentators on men and boys. He has written several books, including *Fathers*, *Sons and Lovers*. Sometimes controversial, often funny and always informative, he's given workshops to parents and teachers throughout Australia and in many countries overseas.

\$25.00 CODE: WTMB



THE CHOICE GUIDE TO BABY PRODUCTS

Rely on CHOICE's experience and expertise the next time you have to buy a baby product. The only buying guide you need.

\$20.00 CODE: CBP7

EARNING MONEY FROM HOME

Packed with ideas and advice drawn from the author's experience and that of the many fascinating people she's met. If you want to work from home, or even if you do already, you'll find hundreds of ideas for improving and expanding your business.

\$25.00 CODE: EMFH

FATHERING FROM THE FAST LANE

Fathers from all walks of life talk about their experiences of fatherhood.

\$22.95 CODE: FFL

PERSONAL BEST

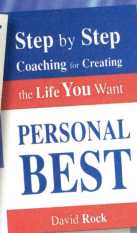
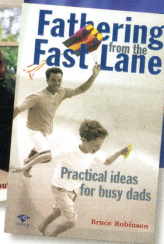
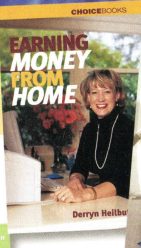
A 12-week personal 'life coach' program.

\$19.95 CODE: PB

THE HARD WORD

CHOICE readers supplied examples of the marketing and advertising world's outrageous claims, misleading advertising and misadventures in printed copy that have left consumers confused, clueless, ripped off — or laughing their heads off!

\$18.00 CODE: HDWD



AUSTRALIA ROAD ATLAS

A handy glovebox-size road atlas with 105 pages of maps, a CBD directory for each capital city and a comprehensive index.

\$19.63 CODE: AURA

NEGOTIATING WITH YOUR SCHOOL

A simple system for solving problems when your child is in trouble at school (whether state or private). It includes information on suspensions, privacy, negotiating with your child, teachers and principals, sample letters, and a special chapter for non-custodial parents.

\$20.00 CODE: NWYS

CARING FOR YOUR FEET

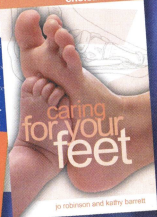
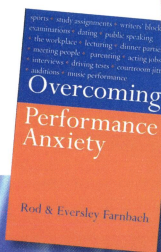
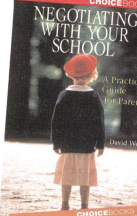
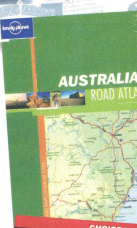
Your feet do a lot of work. This book explains the way they work, what can go wrong and how to keep them healthy.

\$18.00 CODE: FEET

OVERCOMING PERFORMANCE ANXIETY

Performance anxiety can overwhelm many areas of life — this book provides a practical self-help program to overcome it.

\$22.95 CODE: OPA



IN A NUTSHELL

■ The expensive dryers on test scored a little better overall, but not enough to justify their very high price.

We randomly selected four expensive dryers to compare to our usual selection of models costing around \$500 or less. The expensive models generally dry clothes fast and their filters are very easy to clean, but their energy efficiency's nothing to rave about. You don't get any whiz-bang features for your extra money either.

BEST PERFORMERS

MAYTAG MDE 3050 (auto-sensing)	\$1559
WHIRLPOOL AWZ 220 (timer)	\$749
KLEENMAID KED 300 (timer)	\$889
ASKO T720 (timer)	\$1799
SIMPSON Sirocco 500 (timer)	\$479
HOOVER 5050EDB (auto-sensing)	\$550

BEST BUYS

SIMPSON Sirocco 450 (timer)	\$411
FISHER & PAYKEL AD55 (timer)	\$404

The **Best Buys** have both a low purchase price and low running costs, with good overall performance.

The other models listed are the overall top performers, but they'll cost more to buy and/or run. In particular, the **MAYTAG** needs a 20 amp electrical circuit installed.

With all the **SIMPSONs** you have to reach into the back to remove the filter for cleaning, so if you'd find this too inconvenient, go for any of the others.

What to look for

- Most models take 4.5 or 5 kg of (dry) clothes; if you want a **larger** model you'll be paying a lot more, so be sure you'll really use it.
- **Limited space?** All the dryers in this test that can be hung on a wall can also be turned upside-down so you can still reach the controls. Check whether the wall-mounting kit is supplied or has to be bought separately. Some dryers can be stacked on a front-loading washing machine with a stacking kit.
- **Filter location:** Outside or inside the door makes the filter much easier to get at and clean than if it's at the back of the drum. Cleaning the filter after every use is recommended to prevent the dryer from overheating and/or causing a fire.
- **Drying cycle:** Auto-sensing models automatically stop when the load reaches a preset level of dryness. Apart from the **SIMPSON Sirocco 555** and **Sirocco 550**, the auto-sensing dryers in this test can also be run on a timer cycle.

DRYERS: how much to pay?

Are expensive dryers worth
the money?

- A **ducting kit** directs heated air outside — it'll reduce the condensation in the room. A good idea if you don't have a window or fan in your laundry.
- **Overheat protection:** This switches off the dryer when it overheats. A dryer can overheat if it's been running for too long without a cooling cycle, or the filter is clogged.
- **Reverse tumbling:** The drum reverses the direction of rotation at regular intervals to minimise tangling while evenly drying your clothes.
- **Drying rack:** An external rack can be attached to the front of the dryer while it's in use to let you dry extra items using the warm exhaust air. An internal rack can be mounted inside for items that are best dried without tumbling. Both are optional extras (if available at all) and have to be purchased separately, unless otherwise stated in the table.

Brand / model
(in rank order)

Brand / model (in rank order)	PERFORMANCE					6 FEATURES				
	1 Overall score (%)	2 Energy efficiency score (%)	3 Drying time score (%)	4 Filter cleaning score (%)	5 10-year running costs (\$ / kg)	Wall-mountable	Ducting kit	Overheat protection	Reverse tumbling	Drying rack
MAYTAG MDE 3050	79	61	90	80	171		Optional	✓		No
WHIRLPOOL AWZ 220	77	70	79	83	175	(B)	Supplied	✓	✓	No
KLEENMAID KED 300	75	75	74	75	161	✓ (C)	Optional	✓	✓	Internal
ASKO T720 (A)	73	64	75	80	183	(D)	na	✓		No
SIMPSON Sirocco 500	72	79	76	50	156	✓ (C)	Optional	✓	✓	Internal
HOOVER 5050ED8	70	65	68	80	165	✓ (C)	No	✓	✓	External (E)
SIMPSON Sirocco 450	70	75	75	50	162	✓ (C)	Optional	✓		Internal
SIMPSON Sirocco 455	70	75	75	50	162	✓ (C)	Optional	✓		Internal
FISHER & PAYKEL AD55	69	69	69	70	170	✓	Optional		✓	Internal
FISHER & PAYKEL ED55-U	69	65	71	70	158	✓	Optional		✓	Internal
FISHER & PAYKEL ED56-U	69	65	71	70	158	✓	Optional		✓	Internal (E)
HOOVER 5030DB	69	61	69	80	188	✓ (C)	No	✓		External
SIMPSON Sirocco 555	69	74	73	50	148	✓ (C)	Optional	✓	✓	Internal
SIMPSON Sirocco 550	67	74	70	50	148	✓ (C)	Optional	✓	✓	Internal
FISHER & PAYKEL AD39	66	64	68	65	176	✓	No			No
SIMPSON Sirocco 350	59	49	68	50	195	✓	Optional	✓		No

Thinking big (and fast)?

Maybe the **MAYTAG** is for you — it's got a capacity of 9 kg and is one of only a few large dryers on the market. It's expensive to buy (\$1559) and run, but it'll dry clothes a lot faster than any other machine we've tested — about 12 minutes per kilogram compared to 32 minutes per kilogram for the slowest model. That means it'll dry, say, a 5 kg load in 60 minutes as opposed to 160.

Its filter is located just inside the door and is very easy to clean, but the dryer isn't very energy-efficient.

You'll also need a fair amount of space for it, as well as a 20 amp electrical circuit (most household circuits are 10 amp), installed by a licensed electrician.



The Maytag dryer takes up a lot more space in your laundry!

Profiles

The Best Performers and Best Buys are profiled from top to bottom. Prices shown.

WHIRLPOOL AWZ 220

Price: \$749

It's energy-efficient, second-fastest at drying, and has the easiest filter to access and clean. However, it's relatively expensive to buy and run, and isn't wall-mountable, though it can be stacked on top of a front-loading washing machine.



KLEENMAID KED 300

Price: \$889

This model is equal second-best for energy efficiency, scored well for drying time, and has a filter that's easy to access and clean. It's wall-mountable but is relatively expensive to buy.



ASKO T720

Price: \$1799

Scored well for drying time, and its filter is easy to remove and clean. But it's average for energy efficiency, expensive to buy and run, and isn't wall-mountable (but can be stacked on top of a front loader).

It's a condenser dryer (it collects the moisture from the clothes rather than venting it into the room), so it could be useful if you don't have a window or fan in your laundry and you can't vent the exhaust air out of the room. You can use the water collected for your steam iron or to water plants.



IFICATIONS

Model	Air exhaust location	Drying cycle	Capacity (kg)	Dimensions (W x H x D, cm)	Warranty (years)	Origin	Manufacturer / distributor	Price (\$)*
door	Rear	Auto-sensing	9.0	69 x 110 x 73	5	USA	Maytag	1559
door	Rear	Timer	5.0	60 x 85 x 58	2 (F)	France	Whirlpool	749
door	Front	Timer	5.0	60 x 85 x 56	5	UK	Kleenmaid	889
door	na	Timer	5.0	60 x 85 x 63	2 (G)	Sweden	Asko	1799
door	Rear	Timer	5.0	61 x 72 x 54	1	Australia	Electrolux	479
door	Front	Auto-sensing	5.0	57 x 78 x 55	1	Australia	Electrolux	550
door	Rear	Timer	4.5	61 x 72 x 54	1	Australia	Electrolux	411
door	Rear	Timer	4.5	61 x 72 x 54	1	Australia	Electrolux	446
door	Rear	Timer	4.5	57 x 80 x 56	2	NZ	Fisher & Paykel	404
door	Rear	Auto-sensing	4.5	57 x 80 x 56	2	NZ	Fisher & Paykel	481
door	Rear	Auto-sensing	4.5	57 x 80 x 56	2	NZ	Fisher & Paykel	496
door	Front	Timer	5.0	57 x 78 x 55	1	Australia	Electrolux	469
door	Rear	Auto-sensing	5.0	60 x 72 x 53	1	Australia	Electrolux	582
door	Rear	Auto-sensing	5.0	60 x 72 x 53	1	Australia	Electrolux	532
door	Front	Timer	3.5	57 x 79 x 44	2	NZ	Fisher & Paykel	345
door	Rear	Timer	3.5	61 x 72 x 47	1	Australia	Electrolux	384

recommended or average retail. You could probably get better prices than these by shopping around.

SIMPSON SIROCCO 500

Price: \$479

The most energy-efficient model tested, and scored well for drying time. It's relatively cheap to buy and run, and is wall-mountable. However, the filter is at the rear of the drum so it's difficult to reach and clean.



HOOVER 5050EDB

Price: \$550

Average performance for both energy efficiency and drying time, but it's relatively cheap to buy and run. Its filter is on the front of the door, so it's easy to access and clean.



SIMPSON SIROCCO 450

Price: \$411

It's the cheapest to buy and run and scored well for both drying time and energy efficiency, but its filter is difficult to reach and clean.

BEST BUY



FISHER & PAYKEL AD55

Price: \$404

This dryer is second-cheapest to buy and run, but only has average drying time and energy efficiency scores. On the plus side, its filter is on the inside of the door and is easy to clean.

BEST BUY



* Prices are recommended or average retail, as provided by manufacturers in November 2001.

na Not applicable — it's a condenser dryer (see the profile for details).

(A) Replaced by model T721 in January 2002; cosmetic changes only.

(B) Not wall-mountable, but can be stacked on top of a front-loading washing machine; stacking frame costs extra.

(C) Can also be stacked on top of a front loader; stacking frame costs extra.

(D) Not wall-mountable, but can be stacked on top of a front loader; stacking frame is supplied.

(E) Supplied.

(F) 10 years on drum.

(G) 10 years on all stainless steel, 20 years on all PEX hoses.

1 Overall score

The overall score is a combination of the following, weighted as shown:

■ Drying time score: 50%

■ Energy efficiency score: 30%

■ Filter cleaning score: 20%

the filter — weighted equally.

5 10-year running costs

Because the dryers have different capacities, we calculated the running costs on a per kilogram basis for comparison. Multiply this figure by the capacity to get an idea of how much it will cost to run over 10 years. The calculation is based on using the dryer 150 times a year at 12.5 cents per kWh for electricity.

2 Energy efficiency score

This is based on the energy used to dry each kilogram of washing.

3 Drying time score

Based on how long it took to dry 1 kg of washing, as tested under the latest Australian Standard.

4 Filter cleaning score

This score reflects how easy it is to access and clean

6 Features, specs

See *What to look for*, page 45.

For people with a disability

An occupational therapist from the Independent Living Centre in NSW thought the HOOVERS, FISHER & PAYKEL ED55-U and ED56-U were suitable for most people with a disability. They can be turned upside-down and wall-mounted to suit people in a wheelchair or those with back problems. They have clear and easy to use controls, and filters that are very easy to access and clean.

What about the rest?

■ If you don't mind a filter inside at the back of the drum, any of the 4.5 or 5 kg SIMPSONS will do the job well. They're energy-efficient and have relatively short drying times. They're also reasonably cheap to buy and run. The smaller 3.5 kg SIMPSON isn't as energy-efficient.

■ The FISHER & PAYKEL ED55-U and ED56-U and HOOVER 5030DB are average performers all-round. Their filters are easy to reach and clean, and the auto-sensing models are cheap to run.

recalls&bans

If you find a recall or ban not on our list, please let us know. Companies often rent 1800 numbers for a couple of months after the recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

THE PRODUCT: Bayer Australia has recalled unopened stocks of the following garden insecticides, made prior to 2002:

- Bayer Laybaid 100 Insecticide 100 mL.
- Bayer Laybaid Insect Spray 100 mL.
- Bayer Baythroid Lawn Grub and Garden Insecticide 100 mL.
- Bayer Folimat 50 Garden Insecticide 100 mL.

The problem: The child-resistant closing mechanism may not work properly.

What to do: If unopened:

- Ensure lid is tightened and keep it out of reach of children.
- Contact the Bayer 100 mL Product Recall Hotline on 1800 136 090, Monday–Friday, 8.30 am–5 pm (EST) for more information about the recall and to organise a refund.

If opened:

- Ensure the lid's closed tightly, and is secure and working effectively – if so, continue to use the product as per label directions. If not, call the hotline above.

THE PRODUCT: Dimmays Stores has recalled 20 cm long (approximately) beanbag toys in five different animals, sold before October 30, 2001: elephant (apricot pink with yellow underneath), dog (white and black with yellow underneath), dog (black and white dalmation), frog (green with yellow underneath) and possum (brown with white face and under tail).

The problem: The toys may have loose stitching and so beans could be expelled, posing a choking hazard.

What to do: Return it to the place of purchase for a refund. For more information contact Dimmays Stores on (03) 9396 6900, email to bswsky@dimmays.com.au, or at 240 Geelong Road, West Footscray 3012.

THE PRODUCT: Cunninghams Warehouse Sales has recalled The Sundance Collection children's folding chairs, sold from September 3, 2001, to October 10, 2001, in SA. The chairs have a round seat and either a round or heart-shaped back, and come in assorted colours, featuring circles and hearts.

The problem: They don't comply with the Trade Standards Act – the folding scissor mechanism of the chair may

pose an entrapment or injury risk to small fingers.

What to do: Don't use it and keep it out of reach of children. Return it to the place of purchase for a refund. For more information phone MNB Variety Imports on (02) 9690 1622.

THE PRODUCT: BMW Australia has recalled BMW E46, E38, E39 and E53 vehicles, manufactured from February 1, 2001, to May 15, 2001.

The problem: The fan may thermally overload and reduce the cooling system's performance – this could cause the engine to overheat and the fan to become scorched and catch fire.

What to do: Contact your BMW dealer for repairs to be made at no charge. For more information call the BMW Access Centre on 1800 813 299.

THE PRODUCT: BMW Australia has recalled BMW R200 C motorbikes, with VIN ranges from ZB 00089 to ZB 11643.

The problem: The upper fork bridge may comply with and detach from the frame. As well, if you have ABS brakes, the left fuel distributor hose may chafe on the fuse box.

What to do: Contact your authorised BMW motorcycle dealer immediately to organise for inspection and repair at no charge. For more information phone BMW on 1800 813 299.

THE PRODUCT: The Reject Shop has recalled children's folding chairs (product code 21767586) – small foldable canvas chairs, approximately 60 x 60 x 30 cm when opened, in navy or green, sold before October 16, 2001.

The problem: The chair doesn't comply with Trade Standards Regulations – there's a risk of jamming a child's finger in the hinge when opening or closing it.

What to do: Don't use it and keep it out of reach of children. Return it to the place of purchase for a refund. For more information phone Trish Carter on (03) 9371 5510.

THE PRODUCT: Ateco Automotive has recalled Alfa Romeo 166 vehicles with VIN ranges up to ZAR9360000068003 (on the compliance plate).

The problem: The hydraulic assistance may not operate, causing an increase

in the effort necessary to move the steering wheel.

What to do: Contact your authorised Alfa Romeo dealer. For more information phone the Alfa Romeo customer care line on 1800 025 340.

THE PRODUCT: Mitsubishi Motors Australia (MMAL) has recalled Mitsubishi accessory towbar tongues, supplied for NM model Pajero vehicles by Frontline Australasia. The affected parts have one of the following part numbers on the information placard on the towbar tongue:

Part no:	Tongue assembly package:
MR921368	2500 kg
MR922915	2500 kg
MR925749	2500 kg
MR921375	1200 kg
MR922913	1200 kg
MR925747	1200 kg

The problem: The tongue may break in certain circumstances.

What to do: Don't use it. Return it to any authorised Mitsubishi dealer to have the towbar tongue replaced at no charge. For more information call the MMAL Customer Assistance Centre on 1300 132 111.

THE PRODUCT: Saab Automobile Australia has recalled towbar tongues (supplied by Frontline Australasia) for fitting to 1992–1998 model Saab 9000 (CS model only) and 1997–2001 model Saab 9–5 (all variants) vehicles.

The problem: It may snap.

What to do: Don't use it. Contact the nearest authorised Saab dealer to get a replacement tongue at no charge.

THE PRODUCT: Swann Communications has recalled SwannSmart II and Macsurfer PCMCIA laptop/notebook computer modems – model P300, sold before October 24, 2001.

The problem: An insulation fault in some modems may be an electric shock hazard in the case of an electrical surge or lightning strike to the telephone line.

What to do: Call Swann Communications on 1300 138 324 or (03) 9421 2600 for advice on how to get a replacement modem or a refund.

THE PRODUCT: Harley Davidson Motor Company has recalled 1999–2001 year model twin-cam 88-powered Harley

Davidson motorbikes equipped with Screaming Eagle ignition modules. **The problem:** Under certain conditions the ignition modules could shut off without warning – this sudden loss of power could cause loss of control.

What to do: Contact your local authorised Harley Davidson motorcycle dealer to have repairs made at no charge.

THE PRODUCT: Harley Davidson Motor Company has recalled 2001 model Harley Davidson Dyna Glide motorbikes.

The problem: The fuel hose may disengage from the carburettor inlet, which could cause fuel spillage and hence a fire hazard.

What to do: Contact your local authorised Harley Davidson dealer to have repairs made at no charge.

THE PRODUCT: Mayvic Sweda has recalled Sweda brand four-outlet and six-outlet power boards, with model numbers AP0662E and AP3654Y, sold from July 1, 2001, to October 2001 in NSW, SA, Victoria and Tasmania.

The problem: The plastic material used in the power boards doesn't meet safety standard requirements for fire retardance, and so presents a serious fire hazard.

What to do: Immediately disconnect it from the power supply. Return it to the place of purchase for a refund, or contact Mayvic on (02) 9550 1166, to arrange for collection and a refund.

THE PRODUCT: Crazy Clark's Discount Variety Stores has recalled Bear in pyjamas toys, available in three colours (blue, yellow and pink), approximately 35 cm long and sold in Crazy Clark's Discount Variety Stores in NSW and Queensland, from September 30, 2001, to October 31, 2001.

The problem: The toys don't meet requirements of the Australian toy standard – if the stitching in the body comes apart it could present a choking or inhalation hazard.

What to do: Return it to the place of purchase for a refund. For more information phone (07) 3860 9630.

Weekly updates of recalls and bans are posted on www.choice.com.au. You can also email us any recalls or bans not on this list at ausconsumer@choice.com.au.

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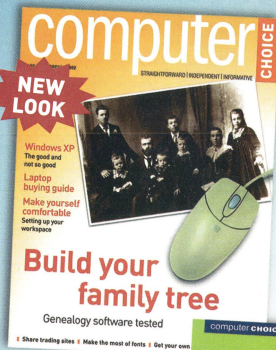
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Trading shares online

We look at some of the main online brokerage websites to find out what they offer, how easy they are to use and what costs you can expect. The sites don't provide individual financial advice so if you're a novice, use a full-service share broker. Type 'online share trading' in the search box on the home page, and click on the article.



Internet diets

Losing weight at the click of your mouse is the next big thing in the dieting world, with plenty of sites promising weight loss in the comfort of your own home. Do they work, and are they safe? Our advice: use them with care. Just type 'internet diets' in the search box on the home page.



Mobile phones

Mobile phones are becoming ever smaller and more feature-packed. Choosing the right model for your needs isn't easy — our recently updated database with test results can help. Type 'mobile phones' in the search box and click on the article of the same name.

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Personal CHOICE subscribers can have free access for a limited time to the whole of our website (normally \$13 per quarter).

To register, just call us on (02) 9577 3399 and have your email address ready. It's easy — don't miss out!

The website has more information than even CHOICE itself — items that lend themselves better to the web than to print, and some that are simply extra content. To whet your interest, here are some picks from www.choice.com.au.

index

HOW TO USE THIS INDEX

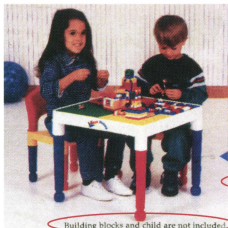
Bold type indicates a test, survey or trial report, normal type indicates other articles.

* Indicates an update of a previous report, additions or corrections to reports, small follow-up items or letters. For space reasons, the index generally doesn't include Choice Cuts, many other small pieces, and recalls and bans.

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Building blocks and child are not included



2 FREE kids with every shelter

BEACH SUN SHELTER

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WE KID YOU NOT

CHOICE reader Rod was quite relieved there were no children included with the table set: "We don't have enough room to accommodate them!"

While that's bad news for anyone expecting to find a child or two in the box, you could instead go for the special beach sun shelter offer. But alas, it must be a joke – as any parent knows, there's no such thing as a 'free' kid ...



Gazebro Green

A shady deal?

And the point of the shade-cloth gazebo is what, exactly?

Message to Shareholders.

Dr David Morgan, Managing Director and Chief Executive Officer.

Westpac is committed to developing deeper relationships with its customers by delivering better financial solutions. We see this as critical to achieving business growth and providing better returns to shareholders.

As a shareholder, you can help us to achieve these objectives. By providing Westpac, Challenge Bank, Bank of Melbourne or Australian Guarantee Corporation (AGC) with the opportunity to meet more of your financial needs, you will help our business to grow and this will ultimately increase the value of your shareholding.

To encourage you to bring more of your business to the Westpac Group, we have put together a package of preferential financial services with real benefits. I commend the Shareholders First package to you.



David Morgan

MESSAGE TO SHAREHOLDERS.

From Bob Joss, Managing Director.

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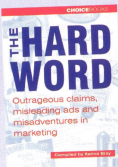


Bob Joss

A message from your cloned executive officer ...

Rummaging through his filing cabinet the other day, CHOICE reader David found two WESTPAC brochures advertising its **Shareholders First** package. One, from 1998, featured a warm yet businesslike overture from Managing Director/CEO Bob Joss, complete with picture and signature. The other brochure, from 2001, featured Managing Director/CEO David Morgan, with his overture, photo and signature.

Now if someone were to propose that all top executives have the same mindset these days, they wouldn't be too far wrong in this case – the wording, despite pretensions to a personalised message, is identical.



Unfortunately there's not enough space on this page to publish all the entries you send in, but there's plenty of previously unpublished material in the *Hard Word* book – see page 42 to order your copy. And please keep those entries coming in!

HOW ABOUT A LITTLE HELP?

The *Hard Word* would like to thank all the readers who've responded with examples of outrageous ads, promotions and products. Thanks to R Dunn, T Corral, L Pitkethly and M Ritchie for their contributions to this month's *Hard Word*. Please keep sending them in.

If you have any examples you think deserve to be on this page, send them to *The Hard Word*, CHOICE, 57 Carrington Road, Marrickville 2204, or email your suggestions to thehardword@choice.com.au.